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1. Terms used

Account – one or several accounts of the Client opened at the Bank in accordance with the Current Account Agreement.
Account statement- list of transactions for the specified period with the account start and end balance of the period.
Agreement – agreement (with all Appendixes) between the Bank and the Client regarding the service of Internetbank.
Authorization – use of a specific data set (User name, User password and Code) in order to connect to the Internet Bank allowing the Bank to identify the User and ensuring the confidentiality of Transactions.
Bank – Svenska Handelsbanken AB Branch operation in Latvia.
Browser – application software for viewing Internet documents.
Business day- any Latvian working day (i.e. weekdays from Monday to Friday, excluding Latvian state holidays) when the Bank performs business transactions.
Client - private person or legal entity who has concluded an Internetbank Agreement.
Connection session – time period during which the Client is connected to Internetbank.
Code card -an authorisation device in the form of the plastic card with the combinations of figures to be used by the User to get access to the Internetbank.
Correspondent bank – a bank involved in the execution of a payment that is not a beneficiary's or payer's bank.
Defined payment – sample payment saved in the database of the Bank for convenient payment making.
EEA-*European Economic Area* (the European Union countries, Norway, Iceland or Liechtenstein)
European Central Bank (**ECB**) is the European Union central bank for the euro.
Exchange rate – currency buy/sale price for a specific time period.
External payment code (CB balance of payments code) – classifier of external payments in accordance with the Bank of Latvia "Regulation for preparing information on external payments of non-banks".
FiDAViSta- *Financial Data Exchange Unified Standard* created by Association of Latvian Commercial Banks.
IBAN – (*International Bank Account Number*) shall mean an international bank account number that is provided to a client by a bank in accordance with the international standard (ISO13616).
Internetbank- account remote control system using the Internet. You can access Internetbank using hyperlink: https://secure.handelsbanken.lv/wbb/.
Limit for payments – limits set in Agreement for a single payment, payments per day and/or per month User can perform via the Internetbank.
Loan – a monetary loan provided by a credit institution that imposes an obligation to repay the loan with interest in determined time period.
Original password- a password assigned by the Bank, which should be entered by the User on the first Internetbank session.
Overdraft – a short-term loan within a fixed limit that can be granted by the Bank to a Client as additional funds in Account.
Password - a combination of symbols attached to the User name, used by the User to get access to the Internetbank.
SEPA- *Single European Payment Area*. The purpose of SEPA - all euro payments, cross-border as well as domestic, will be processed the same way across Europe.
Signature rights-signature rights in Internetbank which are assigned together with User's profile in order to enable User perform certain actions.
Standing order- funds transfer from the Account in accordance with the Client's instructions stated in the Application for Standing Order.
SWIFT/BIC (Bank Identification Code)- code granted by *International Standard Organisation* (ISO) for identification of financial institutions. BIC code consists of 8 or 11-digit letter or letter and number combination and is unique to each financial institution.
Transaction -any transaction performed by the Client via the Internetbank.
Term deposit – deposit with a fixed interest rate for determined time period.
User - private person who has access to the Internetbank by using the User name, Password and Code card and who has the right to perform Transactions via the Internetbank in accordance with the User's rights and User profile determinated.
User name - a combination of symbols assigned by the Bank to the User to get access to the Internetbank.
User profile- mode for using the Internetbank which allows the User to perform Transactions in accordance of options of each profile.
User's manual – Internetbank system description available to the Client/User.

2. Introduction

In this manual you will find information how to start using Internetbank, security requirements as well as step by step help for performing actions in Internetbank.

Services provided by the Internetbank

- at any time from any computer with an Internet connection remotely control your Bank Accounts- receive information about Account balances, any Transactions in the Accounts, deposits and loans;
- view Account statements, by using the filter function- quickly to obtain information about certain Transactions, as well as to export Account statement in a file for further process in company's accounting software programm;
- make payments in euro and in foreign currency within Bank and to other banks, follow payment status online;
- import payment orders from company's accounting software programm;
- prepare and save payments prior to submitting those to the Bank, possibility to cancel already sent to the Bank payments with future date;
- save payment as Defined payment and use it as a template for creating a new payment;
- choose User profile, Limits for payments and Signature rights depending on the job specifics;
- send messages to the Bank and receive messages from the Bank.

3. Internetbank security

Bank uses the most up-to-date technology to keep you safe when you bank online. There are also a number of things you as Client/User can do to keep personal information secure. In order to ensure business confidentiality, authenticity and completeness in Internetbank different means of security are used.

3.1. Passwords

Entering into the Agreement with the Bank for the use of services, User name, Original password and Code card are assigned to the User. User name is one of security components of the Internetbank assigned by the Bank in order to identify User. When connecting to the Internetbank for first time Original password assigned by the Bank will be required to change. Each time connecting to the Internetbank some code from Code card will be required to enter.

3.2. User profiles, Limits for payments and Signature rights

One User can be connected to more than one Client. For each Client and also for each Account different User profiles, Limits for payments and appropriate Signature rights can be set.

Bank offers to choose one of 5 **User profiles**:

Payments handler - User has the right to register/import payment orders, view currency rates.

Info and payments handler- in addition to Payments handler profile User has the right to receive Account information.

Info and payments - in addition to Info and payments handler profile User has the right to authorize or approve payment orders according to Signature right, send/receive messages to/from the Bank.

Agreements - in addition to Info and payments profile User has the right to view/conclude/amend the Client's agreements (in case such possibility is allowed in respect of the relevant agreement).

Administrator – in addition to Agreements profile User has the right to administer other Users rights and limits (within own limits). For administering own User rights User must contact the Bank.

There is possible to set 3 Limits for payments:

- Single payment
- Daily
- Monthly

Daily and Monthly limit- determines the amount up to which the User can make payments. The User's applicable limit is diminished by every payment's amounts he/she has signed even if the User has partial authorisation rights or payment is cancelled. Daily limit is renewed at the beginning of every day, Monthly limit- at the beginning of each calendar month

Single payment limit- determines up to which amount User can sign and send the payments to the Bank for execution. Payment amount must be less than or equal to Daily limit.

Signature rights:

R – Registrar of payment orders. Limits are not applied. User sees only the orders registered by himself.
If R is mandatory (symbol R*), then B(n)/ A(n) are not able to register the payments.

B – Approver of payment orders. Limits are not applied.

B2/B3 - joint (B2+B2 or B3+B3+B3) **-** Approver of payment orders jointly with another approver. Index determines the number of approvers required.

If B(n) is mandatory (symbol B(n)*), then A(n) are not able to register nor to authorize the payments before the approval of B(n) *.

A2/A3- joint (A2+A2 ori A3+A3+A3)- Authorizer of payment orders jointly with another authorizer up to Single payment limit. In case of exceeding Single limit final authorization is required by another authorizer(s) with sufficient limit.

A1 - Authorizer of payment orders up to Single payment limit. In case of exceeding this limit final A or A1 authorizer (if such exists) with sufficient limit authorization is required.

A - Authorizer of payment orders up to Single payment limit. Payments over Single limit cannot be authorized. **A** can replace **A1/A2/A3** within her/his limits.

In the processing of payments Bank can assig up to 7 "pair of eyes" (R+B3+B3+B3+A3+A3+A3).

Index n (A(n) ori B(n)) indicates the number of approvers or authorizers required to sign the payment.

User' profile, Limits for payments and Signature rights are set by Agreement with the Bank.

3.3. Data protection

Secure data transmission channel between the Bank and the Users browser is ensured by the SSL (Secure Sockets Layer) protocol, as well as data encryption algorithm with 128-bit key is used.

Verification of the security certificate is the key measure to ensure a secure working session, thus preventing intrusion by any third party. The SSL protocol enables you to control whether you are on the right (authentic) site of the Internet Bank. In order to check it you have to view the certificate of the site by clicking on the key pictogram on the bottom right side of the site. The certificate must contain correctly written web site address: https://secure.handelsbanken.lv/wbb/ and issuer of certificate - the company Verisign. The verification process ensures that currently used web site is officially registered and is not fake.

When certificate of the website is opened, make sure that:

the certificate is issued to https://secure.handelsbanken.lv/wbb/
the certificate is issued by Verisign, www.verisign.com

We warn you not to use unsafe computers for working with Internetbank. Your work is not safe at Internet cafes, any computer terminals, working with personal computers at work or at home, if you do not comply with the security instructions of your computer and operating system.

Do not ever disclose your security information to others, as well as do not store it in a written form. The Bank never asks the User for any passwords in e-mails or during phone conversations.

In case your Internetbank authorisation information is known or there are suspicions that it might happen to any third person, please contact the Bank immediately.

4. Working with the Internetbank

4.1. Connecting to the Internetbank

To connect to the Internetbanki:

a) open www.handelsbanken.lv in the browser, from drop down menu **Log On** on the right side of screen choose **Online Banking** or enter the following Internetbank address in the navigation menu https://secure.handelsbanken.lv/wbb/

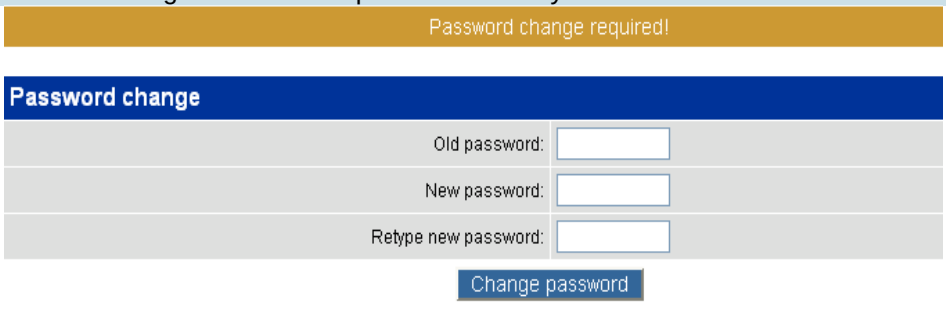
b) fill in the fields **User name, Password** and click the ***„Enter"*** button

c) in a new window a code from the Code card will be requested:

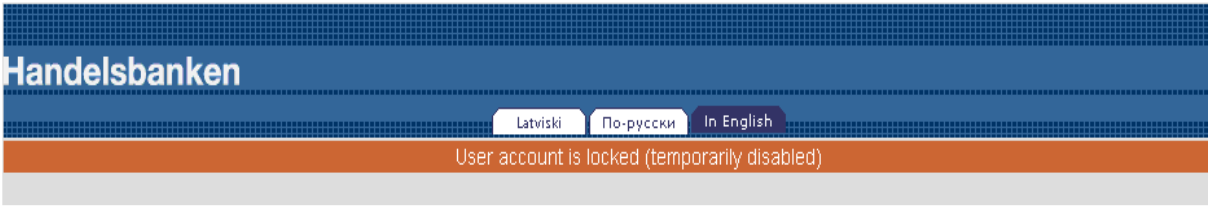
d) enter the code requested and click the ***„Enter"*** button.

User name and Password are case sensitive (uppercase and lowercase), make sure your User name and/or Password have the proper case or you will be unable to log in the Internetbank.

When connecting to Internetbank for the first time you will be asked to change the original Password issued by the Bank. Password change window will open automatically:



When incorrect Password or requested codes are inserted for 3 (three) consecutive times, access to Internetbank will be blocked:



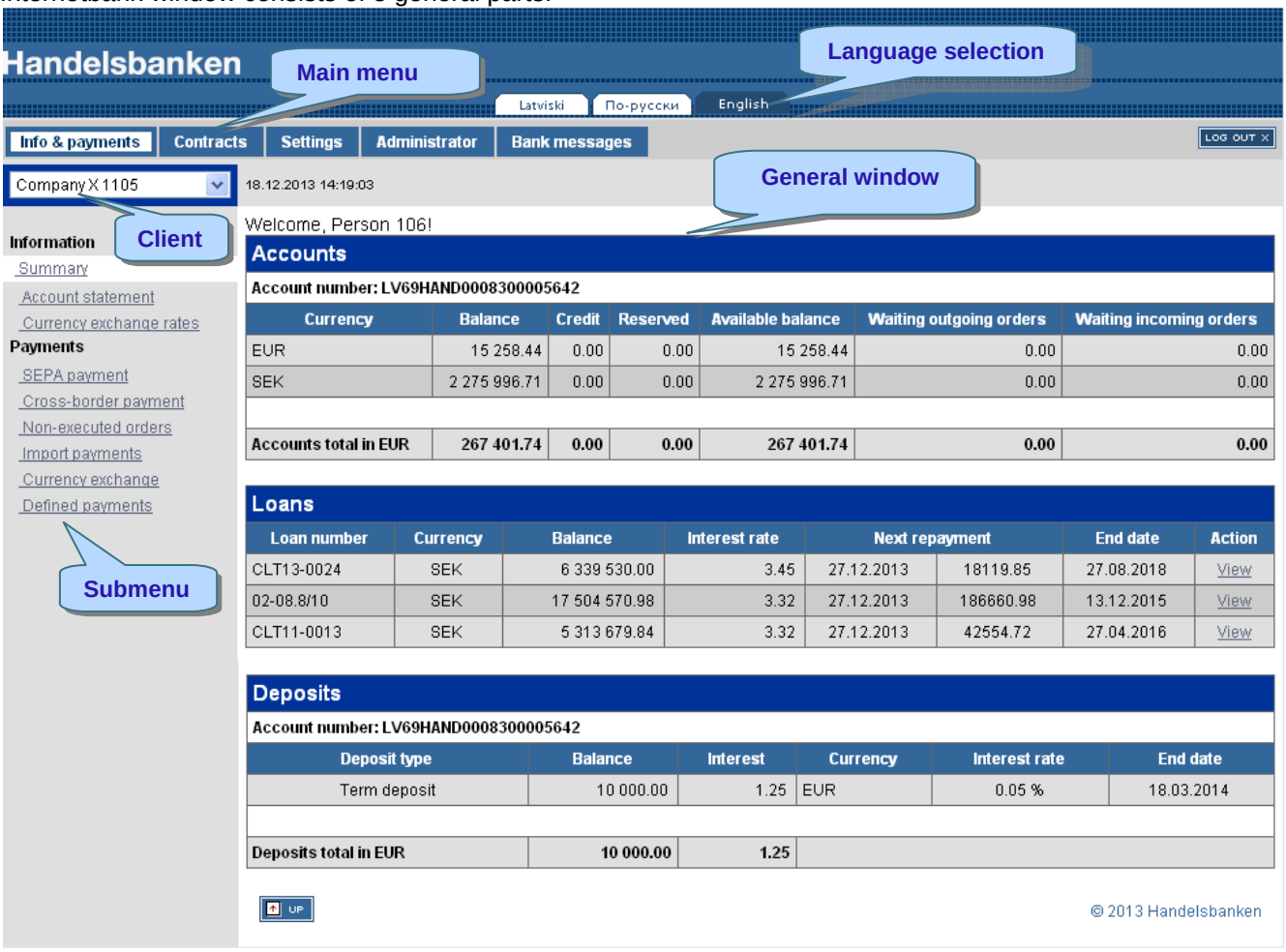
In order to renew the access, please contact the Bank.

Duration of an active Internetbank connection session is 15 minutes.

4.2. Internetbank structure

When successful authorization is done, the summary page of the Internetbank will open (see image), otherwise an error message will appear.

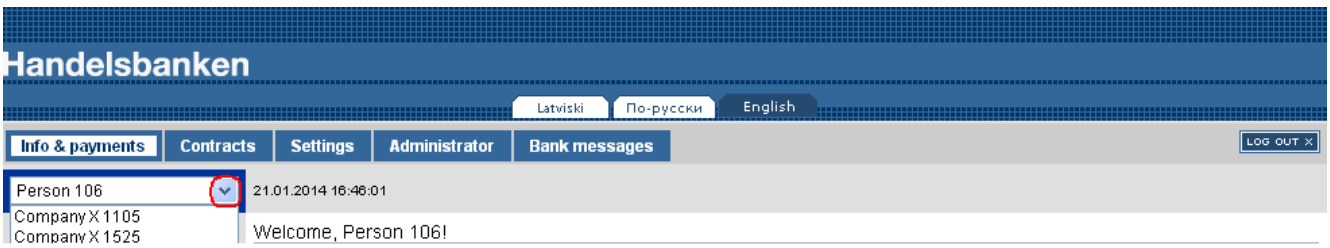
Internetbank window consists of 5 general parts:


Handelsbanken
Main menu
Language selection
Latviski
По-русски
English
Info & payments
Contracts
Settings
Administrator
Bank messages
LOG OUT
Company X 1105
18.12.2013 14:19:03
General window
Client
Welcome, Person 106!
Information
Summary
Account statement
Currency exchange rates
Payments
SEPA payment
Cross-border payment
Non-executed orders
Import payments
Currency exchange
Defined payments
Submenu
Accounts
Account number: LV69HAND0008300005642
Currency | Balance | Credit | Reserved | Available balance | Waiting outgoing orders | Waiting incoming orders
EUR | 15 258.44 | 0.00 | 0.00 | 15 258.44 | 0.00 | 0.00
SEK | 2 275 996.71 | 0.00 | 0.00 | 2 275 996.71 | 0.00 | 0.00
Accounts total in EUR | 267 401.74 | 0.00 | 0.00 | 267 401.74 | 0.00 | 0.00
Loans
Loan number | Currency | Balance | Interest rate | Next repayment | | End date | Action
CLT13-0024 | SEK | 6 339 530.00 | 3.45 | 27.12.2013 | 18119.85 | 27.08.2018 | View
02-08.8/10 | SEK | 17 504 570.98 | 3.32 | 27.12.2013 | 186660.98 | 13.12.2015 | View
CLT11-0013 | SEK | 5 313 679.84 | 3.32 | 27.12.2013 | 42554.72 | 27.04.2016 | View
Deposits
Account number: LV69HAND0008300005642
Deposit type | Balance | Interest | Currency | Interest rate | End date
Term deposit | 10 000.00 | 1.25 | EUR | 0.05 % | 18.03.2014
Deposits total in EUR | 10 000.00 | 1.25
UP
© 2013 Handelsbanken

Language selection – possibility to choose preferred Internetbank language.
Main menu –consists of 5 parts- Info&Payments, Contracts, Settings, Administrator and Bank Messages.
Client – Client(s) connected to User.
Submenu –submenu(s) under chosen main menu, link to certain action in system.
General window – shows information/data of selected menu (submenu).

The information and all menus available for you in the Internetbank are based on your User profile set by Agreement with the Bank.

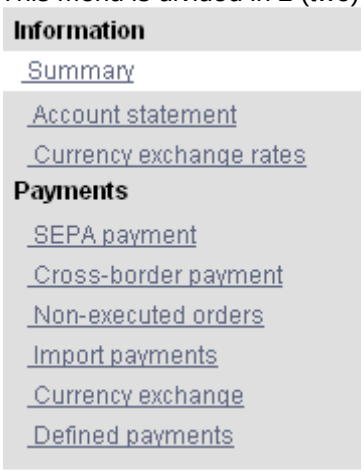
If your User is connected to more than one Client, at first from drop down menu choose the Client you will deal with:



When finishing work in Internetbank always exit system with ***„LOG OUT"*** (on the right side on top of the screen) button and then close the web browser.

4.3. Info & payments

This menu is divided in 2 (two) submenu sections:



4.3.1. Summary

Summary page shows main information about your Accounts, Contracts (loans, overdrafts, deposits):

Accounts

Account number: LV16HAND0008300000485

Currency	Balance	Credit	Reserved	Available balance	Waiting outgoing orders	Waiting incoming orders
EUR	359.26	0.00	275.61	83.65	0.00	0.00
SEK	97 544.90	0.00	0.00	97 544.90	0.00	0.00

Account number: LV31HAND0008300022719

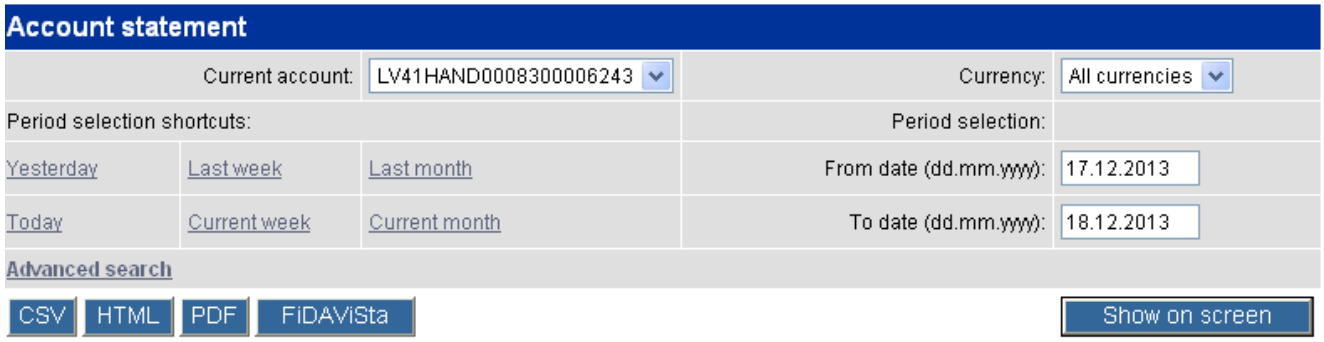
Currency	Balance	Credit	Reserved	Available balance	Waiting outgoing orders	Waiting incoming orders
USD	0.00	0.00	0.00	0.00	0.00	0.00
Accounts total in EUR	**11 434.97**	**0.00**	**275.61**	**11 159.36**	**0.00**	**0.00**

Account number- IBAN account.
Currency– abbreviation of the currency designation.
Balance– Account balance by currency.
Credit– overdraft or credit line limit.
Reserved- total amount which has been reserved on Account in anticipation of Transactions. You cant use this amount. Click on total amount link in order to see detailed information about reserved transactions.
Available balance- unused part of overdraft/credit line or Account balance after the execution of all Transactions.
Waiting outgoing orders- the total sum of payments by currencies sent to the Bank for execution. Click on total amount link in order to see detailed information. Detailed description see in part Non-executed orders/Orders forwarded to bank.
Waiting incoming orders- the total sum of incoming payments by currencies. Click on total amount link in order to see detailed information. Detailed description see in part Non-executed orders/Waiting incoming orders.
Accounts total in EUR- total balance of Accounts calculated using EUR foreign exchange reference rates set by European Central Bank.

Loans and Deposits- detailed description see in menu Contracts.

4.3.2. Account statement

In this section you can see the Account statement that reflects Transactions for the specified period together with the start and end balances of the period, as well as debit and credit turnover.



In order to create the Account statement, from dropdown menu select the **Account, Currency** and **Period** (you can either select the period from pre-defined periods by clicking on the respective link or by entering the beginning and end dates of the period) and press ***„Show on screen"*** button.
If Account statement is longer than 10 000 lines then the message is displayed that the statement is too long to view in browser and that additional filtering must be used.

In order to save statement as file, choose needed file format by clicking on appropriate button. Formats supported are CSV, HTML, PDF and XML (FiDAViSta) are suitable for exporting statement into other systems or for printing:

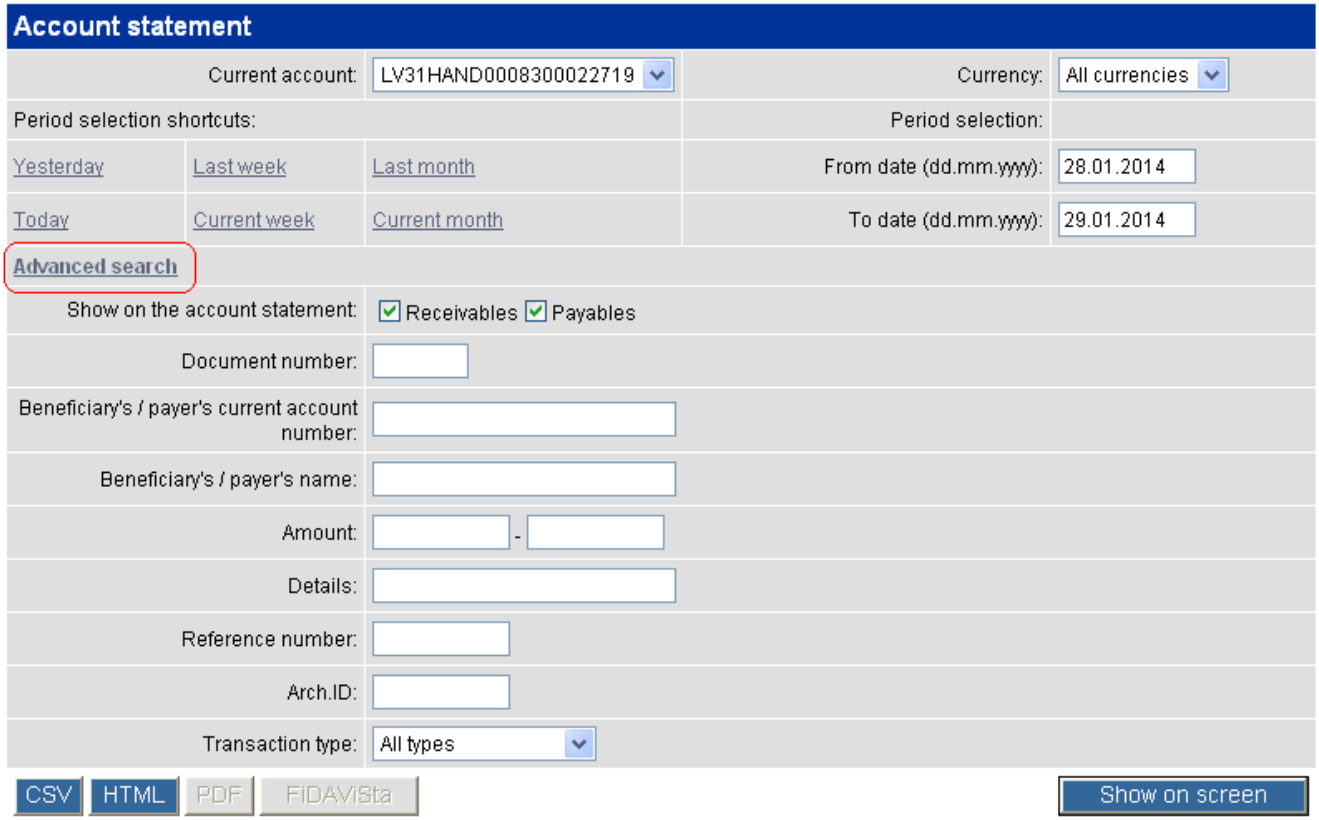
- CSV is suitable for later processing in Excel;
- HTML complies with information displayed on the screen;
- XML corresponds Financial Data Exchange Unified Standard (FiDAViSta) created by Association of Latvian Commercial Banks.

Detailed description of FiDAViSta-„*Svenska Handelsbanken Internetbank data exchange standard (pdf)".*

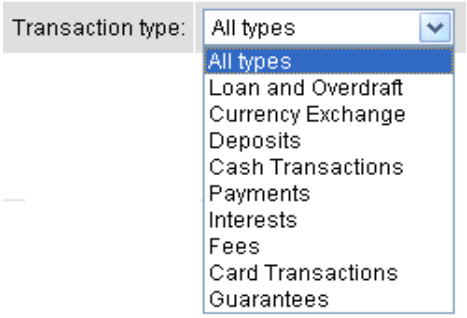
By choosing statement in certain file format, you can open it or save in file.

If maximum size of the file is more than 2000 transactions or period is too wide, it will not be possible to create Account statement and warning message will be given on screen.

In order to search the Transactions compliant with the specified parameters open link **Advanced search**:



You can filter by **Receivables** or/and by **Payables** filling some of fields, as well as filter by **Transaction Type**:



Search is not case sensitive.
Its possible to make search by entering part of value by inserting part of search text LV38HAND, SIA Horizonts, Invoice no14 etc. in corresponding field, e.g.-**Beneficiary's/payer's current account number, Beneficiary's/payer's name** and **Details.**To search the card transactions by certain card, please insert the card number in the field **Details**.

Advanced search does not show Account current balance, but only debits or credits turnovers, summing up respectively credit or debit transactions.

All Transactions displayed which have link in the field **IBAN/Beneficiary/Payer/Bank** can be clicked and Transaction/payment order will be showed on the next screen:

Date	Arch.ID	IBAN/Beneficiary/Payer/Bank	Doc.No/Description/Ref.No	Amount	Balance
28.01.2014	229902	LV37TREL1060000220000 Valsts Kase TRELLV20 Smilšu ielā 7,Rīga LV	Invoice 123/56 by Agreement 9787 dd 01.01.2014	-123.33	63 825.32
28.01.2014		Handelsbanken Latvia	Charge for Domestic payment. Arch.ID: 229902	-0.28	63 825.04

You can make new payment by clicking ***„Start new payment"*** button or print out payment order in HTML format and/or save as PDF:

PAYMENT ORDER NO	
Payer	
Current Account/ IBAN :	LV69HAND0008300005642
Name :	Company X 1105
Payer's ID :	1105
Beneficiary	
Current Account/IBAN :	LV37TREL1060000220000
Name :	Valsts Kase
Beneficiary's address :	Smilšu ielā 7,Rīga
Beneficiary's residence country :	Latvia - LV
Beneficiary bank	
BIC/SWIFT code :	TRELLV20
Bank name :	Valsts Kase
Address :	Smilšu ielā 7,Rīga,
Details of payment	
Value date :	28.01.2014
Amount :	123.33 EUR
Details :	Invoice 123/56 by Agreement 9787 dd 01.01.2014
Type of payment :	Standard
Charges :	SHA
Service charge :	0.28 EUR
Arch.ID :	229902
Status :	Executed

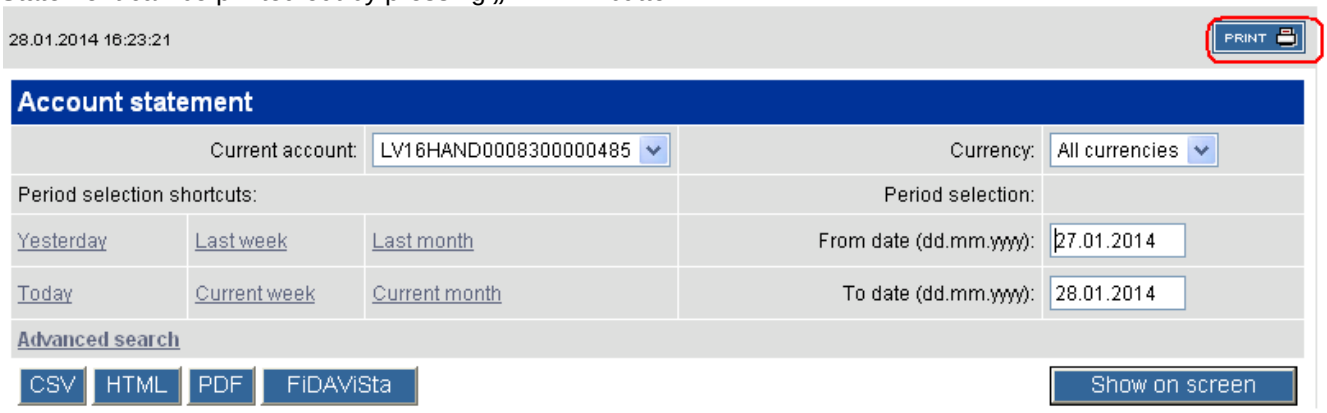
Back | Start new payment | Save PDF | Print HTML

Using advanced search is possible to get Transactions sorted by **Date** and **Amount** by clicking on appropriate column. By default Transactions are shown in chronological order.

Period: 02.01.2013 - 02.01.2013

Date	Arch.ID	IBAN/Beneficiary/Payer/Bank	Doc.No/Description/Ref.No	Amount
02.01.2013	31055	Handelsbanken Latvia	Transaction 843498	493 700.30
02.01.2013	31055	Handelsbanken Latvia	Transaction 843499	41.14

Statement can be printed out by pressing ***„PRINT"*** button:



4.3.3. Currency rates

By default current date currency rates are displayed. Price of 1 EUR quoted in foreign currency.

Currency rates

Date 20.01.2014 — Show rates for selected date

Currency	Cash		Transfer		Central Bank rate
	We sell	We buy	We sell	We buy	
CAD	-	-	1.45990	1.48990	1.49000
CHF	-	-	1.21590	1.23490	1.23320
DKK	-	-	7.42410	7.49610	7.46220
GBP	-	-	0.83010	0.84210	0.82620
JPY	-	-	143.97000	145.92000	141.80000
LTL	-	-	3.44220	3.46330	3.45280
NOK	-	-	8.37775	8.47775	8.37950
SEK	-	-	8.84785	8.97285	8.79370
USD	-	-	1.36875	1.38875	1.35840

Price of one euro quoted in foreign currency.

Currency – name of the currency provided in accordance with the international currency abbreviation.
Cash- rates for cash currency exchange transactions.
Transfer- rates for non-cash currency exchange transactions.
We buy – purchase rate of the Bank.
We sale – sale rate of the Bank.
Central Bank rate- EUR foreign exchange reference rates set by European Central Bank

If you want to view the exchange rates for the previous period, enter the preferred date (dd.mm.yyyy) and click the ***„Show rates for selected date"*** button.

4.3.4. SEPA payment

From SEPA payment menu you can make payments in EUR:
- between Accounts within Svenska Handelsbanken AB Latvia,
- to other bank in Latvia,
- to other bank in EEA country.

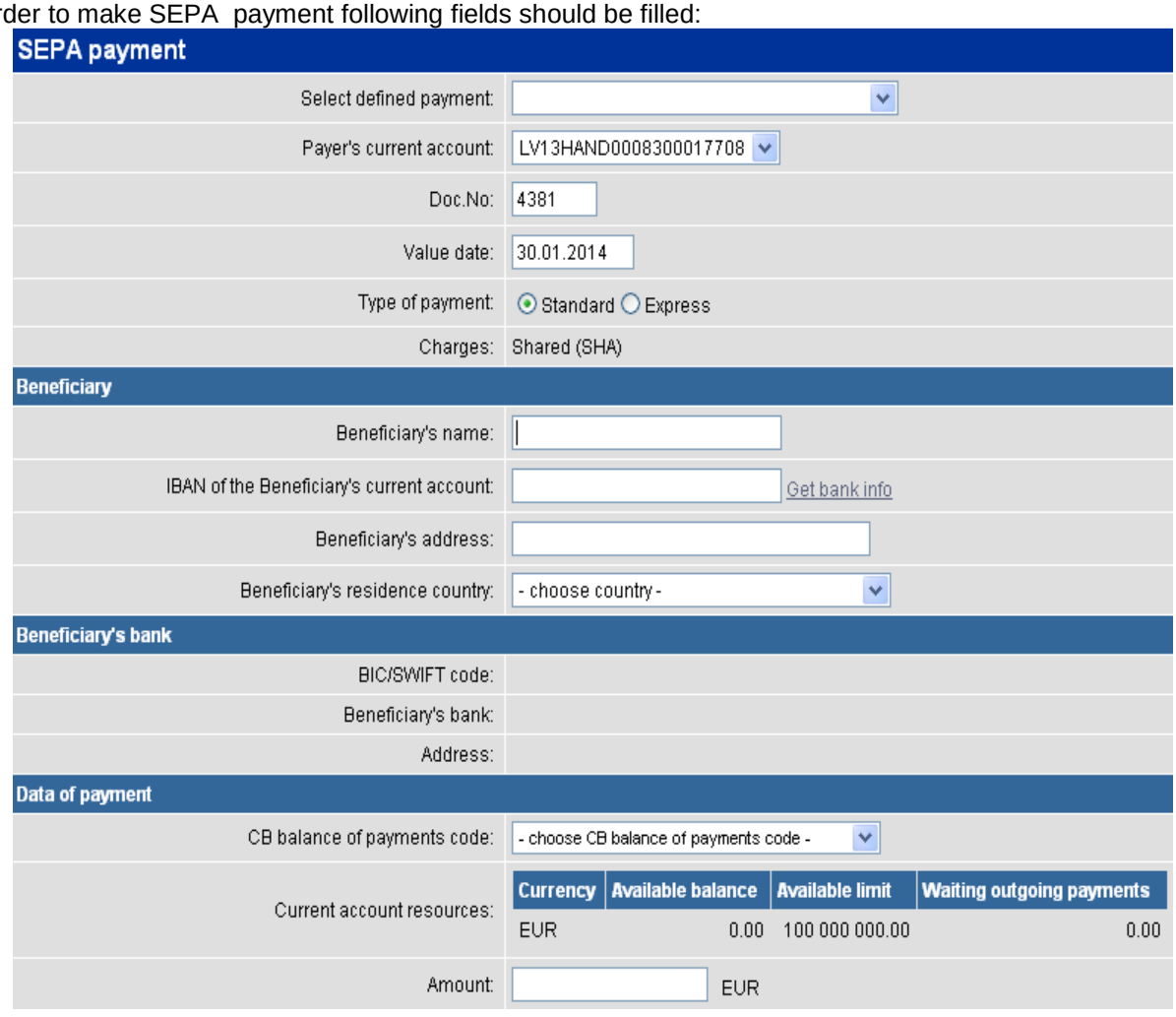
Payment registration, approving and authorising depends on your User profile, Limit for payments and Signature rights set by Agreement with the Bank.

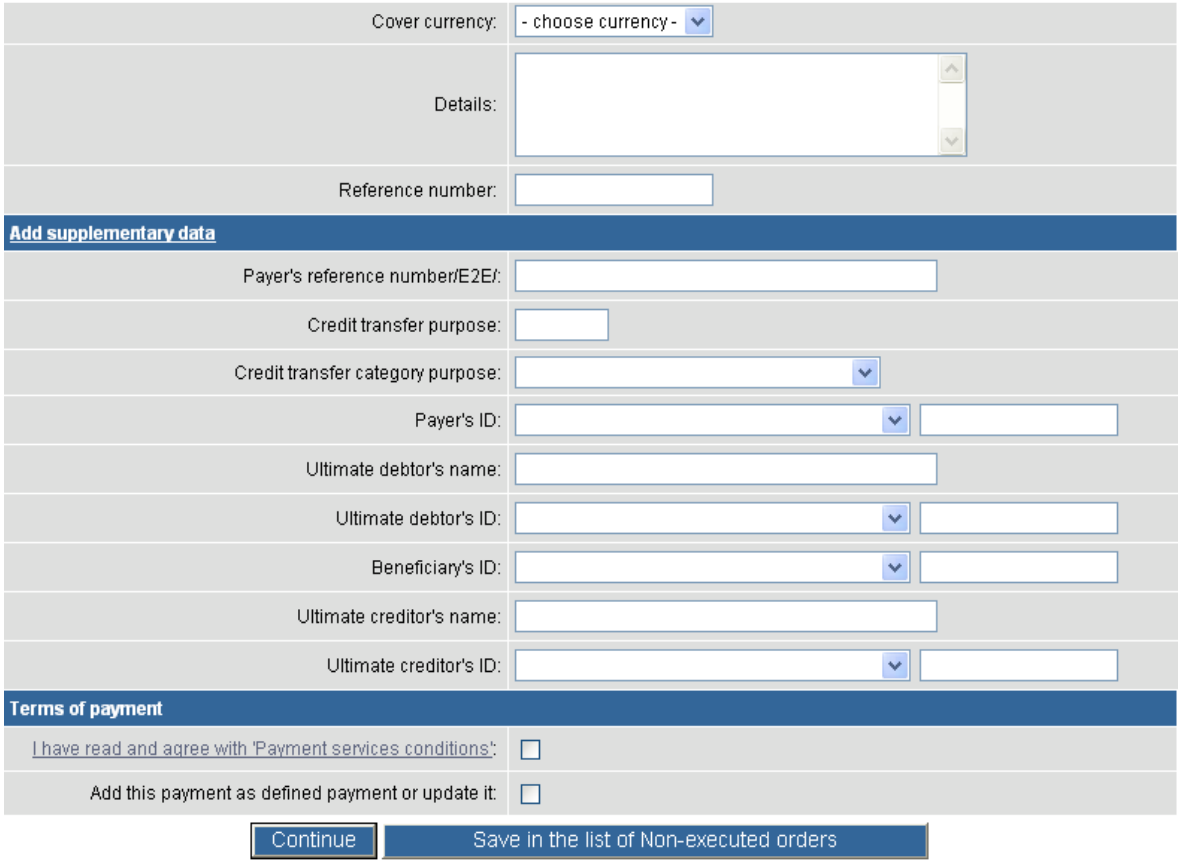
In the manual underlined fields are mandatory, otherwise after clicking ***„Create"*** or ***„Save in the list of Non-executed orders"*** button you will receive error message (s).

SEPA payment conditions:
- ✓ payment type is
  - "**Standard**":
    - to other bank in Latvia- transfer of funds to the beneficiary's bank on the same day
    - to other bank in EEA- transfer of funds to the beneficiary's bank in one business day
  - "**Express**"**-** transfer of funds to the beneficiary's bank on the same day
- ✓ charge option **Shared (SHA)**
- ✓ **payment currency** is **EUR**
- ✓ the beneficiary's and the payer's payment service providers are incorporated in the **EEA**
- ✓ **beneficiary´s account** number is **correct IBAN**
- ✓ **beneficiary's bank** correct **SWIFT/BIC code** is indicated in payment
- ✓ IBAN of the beneficiary and the SWIFT/BIC of the beneficiary bank are valid and refer to the same bank

Allowed letters and characters in SEPA payments:
Aa, Āā, Bb, Cc, Čč, Dd, Ee, Ēē, Ff, Gg, Ģģ, Hh, Ii, Īī, Jj, Kk, Ķķ, Ll, Ļļ, Mm, Nn, Ņņ, Oo, Pp, Rr, Ss, Šš, Tt, Uu, Ūū, Vv, Zz, Žž
0 1 2 3 4 5 6 7 8 9 / - ? : ( ) . , ' + *space*

In order to make SEPA payment following fields should be filled:





Select defined payment– a list of beneficiaries previously saved as a Defined payment. User who's Signature rights is R can sees only his/her own Defined payments, other Users can see whole list. If you select Defined payment from the drop-down menu, the fields of the payment order form will be filled in automatically with the earlier defined beneficiary's details, if needed in certain fields information can be changed.

Payer's current account - select from the list Account from which the payment should be made.

Doc.No– serial number of payment order (the program will automatically provide the next number). You can also enter a voluntary chosen document number in numerical format, maximum digits allowed– 5, the payment orders will be counted onwards from the inserted number.

Value date – date when the payment has been created. By default is current date but you can also assign a future date as the date of making the payment up to 365 days in advance. The balance of the Account must be sufficient (for transfer and fee amount) on the specified date otherwise the payment will be cancelled. The payment will be executed on your specified date or on the next Business day of the Bank if your selected day is not a Business day.

Type of payment – choose appropriate type of payment- **Standard** or **Express** (the default value is **Standard**). Fee for payment and execution period depends on it. If you will submit payment with current date after payments cut-off time Bank will execute payment on the next Business day.

Charges–by default value is **Shared (SHA)**.

Section **Beneficiary**:

Beneficiary's name- enter full name of the beneficiary. The max length of the field is 70 characters.

Number or IBAN of Beneficiary's current account- enter the beneficiary's account number at beneficiary's bank. Correctness of IBAN is checked. The max length of the field is 34 characters. Click on link ***Get bank info*** and part **Beneficiary's bank** will be filled automatically.

Beneficiary's address- insert the exact address of the beneficiary (name of the street, number of house/ apartment, city, country). The max length of the field is 100 characters.

Beneficiary's residence country- select the country of which the beneficiary is resident. You can search for the beneficiary's country in the list by entering the first letter of country name and then selecting the required country from the list.

Section **Beneficiary's Bank:**

If IBAN account is correct, fields **BIC/SWIFT code, Beneficiary's bank** and **Address** will be filled automatically by clicking on link ***Get bank info*** next to field **IBAN of the Beneficiary's current account.**.

Section **Data of payment:**

CB balance of payments code– the field must be filled in only for transfers made between a resident and non-resident of the Republic of Latvia when the payment amount exceeds 10 000 EUR (or equivalents in other currency). Select the code of the balance of external payments confirmed by the Bank of Latvia from the list, which defines the payment purpose most exactly.

Current account resources- list of currencies for respective account with available balances, available limit and waiting outgoing payments.

	Currency	Available balance	Available limit	Waiting outgoing payments
Current account resources:	EUR	83.65	10 000.00	0.00
	SEK	97 544.90	88 057.00	0.00

Pavailable balance- Account balance in respective currency
Available limit- reffers to the payment signing. Available limit- remaining Daily limit in respective currency calculated by Central bank exchange reference rates
E.g. EUR available limit is 10 000, the same limit calculated in SEK is 88 057
Waiting outgoing payments- detailed description see in part Non-executed orders/Orders forwarded to bank.

Amount - enter the payment amount in numbers and define payment currency.

Cover currency - choose the currency, from which the automatic conversion is carried out in case if not enough funds are available in the payment currency (in multicurrency Account).

Details- enter details of the payment with Latin letters, for example, agreement No., invoice number etc.
The length of the field is 140 characters as maximum.

Reference number- max length of the field is 35 characters.
In many countries this reference number is standardised and provided in invoice. When invoice is paid only this reference number must be provided in specific field. Reference number is assigned by beneficiary (vendor). By receiving payment the remittance information be can automatically matched to vendors accounts receivable system.

In SEPA payments standardised Creditors Reference number is of variable length and features a maximum of 25 characters, starting with the letters RF, e.g. RF86789123456112233 and two check digits. When Bank accepts outgoing payment with RF number, it checks if RF number matches ISO standard.

In payment is allowed to provide info only in one of follwing fields- **Details** or **Reference number**.

Section **Add supplementary data:**

In **SEPA payment** is possible to add suplementaty data. This information is not mandatory, is included in payment when beneficiary's bank is member or SEPA settlement system.

Click on link ***Add supplementary data*** in order to see fields.

Originators reference number/E2E/-Originator's reference to the transfer is a customer reference that must be passed on in the end-to-end chain. The length of the field is 35 characters as maximum.

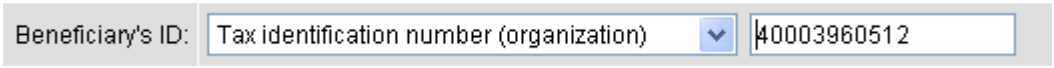
Credit transfer purpose- used by the end-customers, i.e. originating party, initiating party, debtor, creditor, final party, to provide information concerning the nature of the payment transaction. The length of the field is 35 characters as maximum.

Credit transfer category purpose-specifies the high level purpose of the instruction based on a set of pre-defined categories.

Code	Definition
CASH	Transaction is a general cash management instruction
CORT	Transaction is related to settlement of a trade, eg a foreign exchange deal or a securities transaction
DIVI	Transaction is the payment of dividends
GOVT	Transaction is a payment to or from a government department
HEDG	Transaction is related to the payment of a hedging operation
INTC	Transaction is an intra-company payment, ie, a payment between two companies belonging to the same group
INTE	Transaction is the payment of interest
LOAN	Transaction is related to the transfer of a loan to a borrower
PENS	Transaction is the payment of pension
SALA	Transaction is the payment of salaries
SECU	Transaction is the payment of securities
SSBE	Transaction is a social security benefit, ie payment made by a government to support individuals
SUPP	Transaction is related to a payment to a supplier
TAXS	Transaction is the payment of taxes
TRAD	Transaction is related to the payment of a trade transaction
TREA	Transaction is related to treasury operations
VATX	Transaction is the payment of value added tax
WHLD	Transaction is the payment of withholding tax
CCRD	Transaction is related to a payment of credit card
DCRD	Transaction is related to a payment of debit card
ICCP	Transaction is reimbursement of credit card payment
IDCP	Transaction is reimbursement of debit card payment

Ultimate creditor's name- may only be present if different from actual creditor (beneficiary). The max length of the field is 70 characters.

Remitter's/ Beneficiary's/ Ultimate debtor's/ Ultimate creditor's ID-an identification which is used to identify the transfer. If necessary, select a code from the drop-down menu and enter data (e.g. passport number, registration number of the company). The max length of the field is 35 characters.
E.g. in field **Beneficiary's ID**: from drop-down list choose **Tax identification number (organisation)** and in field next to it enter 40003960512.



Ultimate debtor's name-may only be present if different from actual debtor (remitter). The max length of the field is 70 characters.

Section **Terms of payment:**

I have read and agree with 'Payment services conditions'- tick in field next to it. If you want to open Conditions click on link.

Add this payment as or update defined payment– if you want to add/update the appropriate payment in the list of Defined payments indicate the selection with the tick. Payment is added to the Defined payments list using name of the Beneficiary and account number. Detailed description see in part Defined payments.

When all payment data is entered, based on your User profile, Limit for payments and Signature rights you can:

- ***„Create"***- payment confirmation window will be displayed where you can check the payment data. Once you have checked the filled information, enter requested code from Code card and click ***„Accept"*** button- payment is sent for further approving/authorising or to Bank for processing. You can return and amendment payment data by pressing ***„Back"*** button.
- ***„Save in the list of Non-executed orders"*** - payment is automatically saved in list of **Non-executed orders/Unauthorised orders.** E.g. if you have *Payments preparation* or *Payments preparation and information* User profile this is only one available option. Detailed description see in part Non-executed orders.

The status of payment in the Bank's system could be followed up in menu Non-executed orders or from the Account statement.

After the Bank executes your payment you will see Transaction on Account statement.

4.3.5. Cross-border payment

From Cross-border payment menu you can make payments:

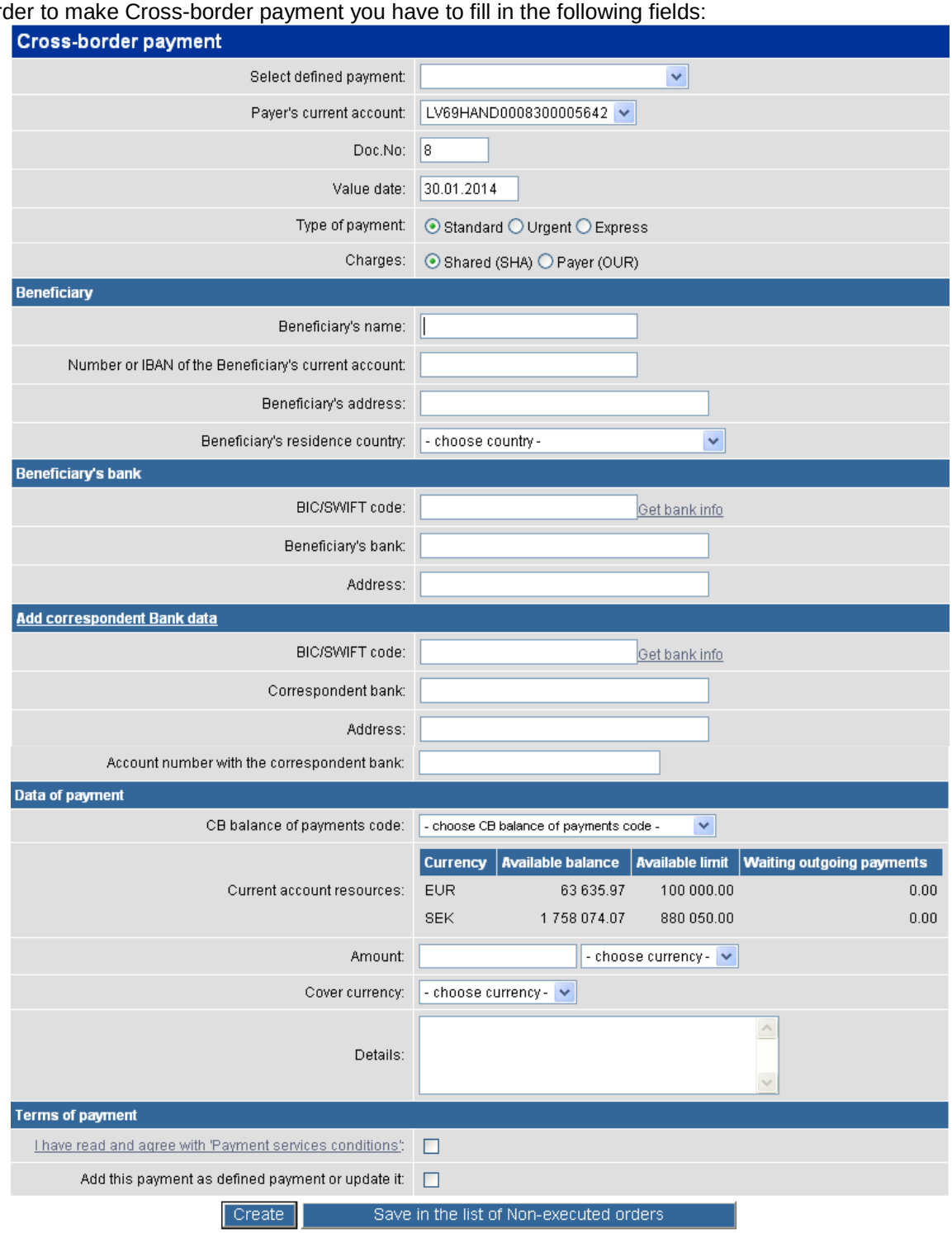
- in foreign currency between Accounts within Svenska Handelsbanken AB Latvia,
- in foreign currency to other bank,
- in EUR which are not SEPA payments.

Payment registration, approving and authorising depends on your User profile, Limit for payments and Signature rights set by agreement with the Bank.

In the manual underlined fields are mandatory, otherwise after clicking ***„Create"*** or ***„Save in the list of Non-executed orders"*** button you will receive error message(s).

Allowed letters and characters in cross-border payments:
Aa, Bb, Cc, Dd, Ee, Ff, Gg, Hh, Ii, Jj, Kk, Ll, Mm, Nn, Oo, Pp, Rr, Ss, Tt, Uu, Vv, Zz
0 1 2 3 4 5 6 7 8 9 / - ? : ( ) . , ' + *space*

In order to make Cross-border payment you have to fill in the following fields:



Select defined payment– a list of beneficiaries previously saved as a Defined payment. User who's Signature rights is R can sees only his/her own Defined payments, other Users can see whole list. If you select Defined payment from the drop-down menu, the fields of the payment order form will be filled in automatically with the earlier defined beneficiary's details, if needed in certain fields information can be changed.

Payer's current account - select from the list Account from which the payment should be made.

Doc.No– serial number of payment order (the program will automatically provide the next number). You can also enter a voluntary chosen document number in numerical format, maximum digits allowed– 5, the payment orders will be counted onwards from the inserted number.

Value date – date when the payment has been created. By default is current date but you can also assign a future date as the date of making the payment up to 365 days in advance. The balance of the Account must be sufficient (for transfer and fee amount) on the specified date otherwise the payment will be cancelled. The payment will be executed on your specified date or on the next Business day of the Bank if your selected day is not a Business day.

Type of payment – choose appropriate type of payment- **Standard, Urgent** or **Express** (the default value is **Standard**). Fee for payment and execution period depends on it. If you will submit payment with current date after payments cut-off time Bank will execute payment on the next Business day.

Charges – specify which party will pay the commission of the Bank and intermediary banks (the default value is **Shared (SHA)**).

Payer (OUR) - if you choose this option you will pay the service fee set by the Bank for the execution of the payment, as well as service fees of intermediary banks. The full sum of payment is transferred to the account of the beneficiary.

In case the sum paid by Client making the payment with charges type "OUR" doesn't covers all expenses requested by intermediary banks, Bank will take difference later from Clients Account.

Shared (SHA) - if you choose this option you will pay the service fee set by the Bank for the execution of the payment and beneficiary pays all service fees of intermediary banks. The sum of payment decreased by the service fees of foreign banks is transferred to the account of the beneficiary, of fee is taken later additionally from beneficiary's account when beneficiary's bank transfer funds on beneficiary's account.

In case payment order is in any EEA member country's currency and executed in any EEA member country fee type will be applied as following:

Shared (SHA)	- if payment does not involve currency conversion. If you have stated fee type „*OUR*", then by payment execution Bank changes it to *„SHA".*
Payer (OUR)	-if payment involves currency conversion and furthermore entire payment amount is converted.

Section **Beneficiary**:

Beneficiary's name- enter full name of the beneficiary. The max length of the field is 70 characters.

Number or IBAN of Beneficiary's current account - enter the beneficiary's account number at beneficiary's bank. Correctness of IBAN is checked. The max length of the field is 34 characters.

Beneficiary's address- insert the exact address of the beneficiary (name of the street, number of house/ apartment, city, country). The max length of the field is 100 characters.

Beneficiary's residence country- select the country of which the beneficiary is resident. You can search for the beneficiary's country in the list by entering the first letter of country name and then selecting the required country from the list.

Section **Beneficiary's Bank:**

BIC/SWIFT code - insert the SWIFT/BIC of the beneficiary's bank. If BIC/SWIFT code you have entered is correct and you click on link ***Get bank info***, fields **Beneficiary's bank** and **Address** will be automatically filled in with bank's name and country.

Beneficiary's bank- to insert the exact name of the beneficiary's bank. The max length of the field is 105 characters.

Address - insert the exact address of the beneficiary's bank (street, house number, city, country etc). If you have entered BIC/SWIFT code, address will be filled in automatically. The max length of the field is 100 characters.

Section **Add correspondent Bank data:**

Click on link ***Add correspondent Bank data*** in order to see additional fields.

BIC/SWIFT code – if you possess such information you can insert the SWIFT/BIC of the correspondent bank or intermediary bank of beneficiary's bank. If SWIFT/BIC code you have entered is correct and you click on link ***Get bank info***, **Correspondent bank** and **Address** will be automatically filled in with bank's name and country.

Correspondent bank- if you possess such information you can insert the correspondent or the intermediary bank of the beneficiary's bank. The fulfilment of these data is not mandatory but still necessary, if you know intermediate bank(s) via which the beneficiary wishes to get the payment. If this info isn't inserted, the Bank chooses the route of forwarding the payment by its preferences. The data of the correspondent bank are necessary in case the payment is sent to the beneficiary's country in some other currency than the currency of the beneficiary's country. The max length of the field is 100 characters.

Address - if you possess such information you can insert the address of the correspondent and intermediary bank. If you have entered BIC/SWIFT code, address will be filled in automatically. The max length of the field is 100 characters.

Account number with the correspondent bank- if you possess such information you can insert the beneficiary's bank account number in correspondent bank. The max length of the field is 34 characters.

Section **Data of payment:**

CB balance of payments code– the field must be filled in only for transfers made between a resident and non-resident of the Republic of Latvia when the payment amount exceeds 10 000 EUR (or equivalents in other currency). Select the code of the balance of external payments confirmed by the Bank of Latvia from the list, which defines the payment purpose most exactly.

Current account resources- list of currencies for respective account with available balances, available limit and waiting outgoing payments.

	Currency	Available balance	Available limit	Waiting outgoing payments
Current account resources:	EUR	83.65	10 000.00	0.00
	SEK	97 544.90	88 057.00	0.00

Pavailable balance- Account balance in respective currency
Available limit- reffers to the payment signing. Available limit- remaining Daily limit in respective currency calculated by Central bank exchange reference rates
E.g. EUR available limit is 10 000, the same limit calculated in SEK is 88 057
Waiting outgoing payments- detailed description see in part Non-executed orders/Orders forwarded to bank.

Amount - enter the payment amount in numbers and define payment currency.

Cover currency - choose the currency, from which the automatic conversion is carried out in case if not enough funds are available in the payment currency (in multicurrency Account).

Details- enter details of the payment with Latin letters, for example, agreement No., invoice number etc.
The length of the field is 140 characters as maximum.

Section **Terms of payment:**

I have read and agree with 'Payment services conditions'- tick in field next to it. If you want to open Conditions click on link.

Add this payment as or update defined payment– if you want to add/update the appropriate payment in the list of Defined payments indicate the selection with the tick. Payment is added to the Defined payments list using name of the Beneficiary and account number. Detailed description see in part Defined payments.

When all payment data is entered, based on your User profile, Limit for payments and Signature rights you can:

- ***„Create"***- payment confirmation window will be displayed where you can check the payment data. Once you have checked the filled information, enter requested code from Code card and click ***„Accept"*** button- payment is sent for further approving/authorising or to Bank for processing. You can return and amendment payment data by pressing ***„Back"*** button.
- ***„Save in the list of Non-executed orders"*** - payment is automatically saved in list of **Non-executed orders/Unauthorised orders.** E.g. if you have *Payments preparation* or *Payments preparation and information* User profile this is only one available option. Detailed description see in part Non-executed orders.

The status of payment in the Bank's system could be followed up in menu Non-executed orders or from the Account statement.

After the Bank executes your payment you will see Transaction on Account statement.

4.3.6. Non-executed orders

This menu item displays several lists of payments that are not yet finalized from User's side, also payments in processing at the Bank, cancelled as well a waiting incoming payments.

There are following lists of payments:

Non-executed orders

This list involves orders, which are registered (imported), approved, partly approved/authorised but not finally authorized and forwarded to the Bank.

Payment registration, approving and authorising depends on your User profile, Limit for payments and Signature rights set by agreement with the Bank.

Payment possible status in list of Unauthorized orders are following:

- Registered
- Partly approved
- Approved
- Partly authorized

For example- User who has *Payment preparation profile* can't authorize payment and send to the Bank, this User can only register payment (import) and save in list of Non-executed orders.

User who's User profile and signature rights includes rights to authorize payment (e.g. *Info and payments profile* and A1 signature) can authorize payment and send to the Bank for execution but within own Limits for payments.

If the payment's amount is greater than Single payment limit and:

- the account has other User(s) with A and/or A1 and/or A2 and/or A3 signature right(s) with limits greater than the payment amount - then the payment can be partly authorized.

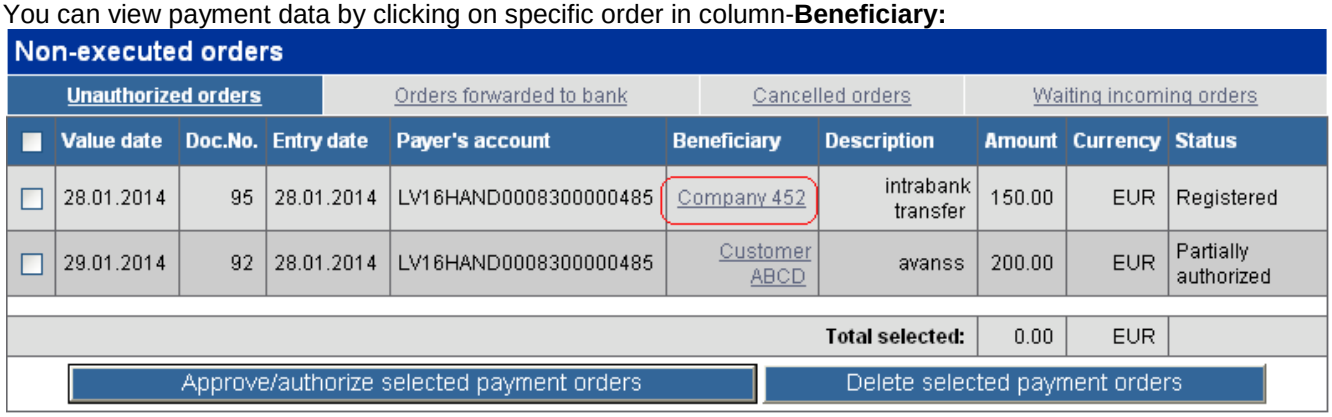
- the account has no other User(s) with A and/or A1 and/or A2 and/or A3 signature right(s) or their limits are not sufficient to authorize the payment - then the payment can be saved only into the Unauthorized orders list.

If payment in list of Unauthorized orders has payment date in past, sending payment to Bank for execution ,date will be replaced with authorization date. In case the authorization takes place after the execution time, the next Business date will be assigned (for intra-bank payments- next calendar day) which follows the authorization date.

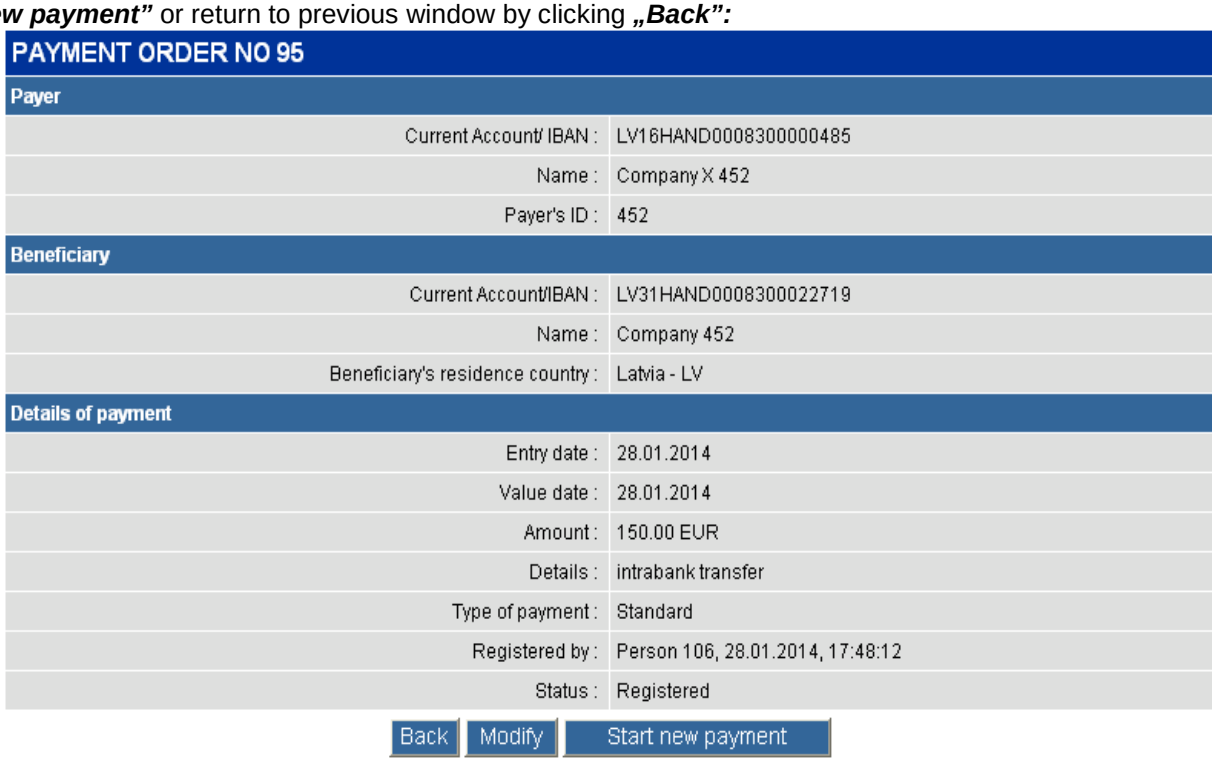
Unauthorized orders you can:

- open respective payment by clicking on link in column- **Beneficiary** from where is possible to ***„Modify", „Start new payment"*** or return to previous window by clicking ***„Back"***
- ***„Approve/authorize selected payment orders"***
- ***„Delete selected payment orders"***

You can view payment data by clicking on specific order in column-**Beneficiary:**



On next window payment information will be displayed, by clicking relevant button you can ***„Modify", „Start new payment"*** or return to previous window by clicking ***„Back":***

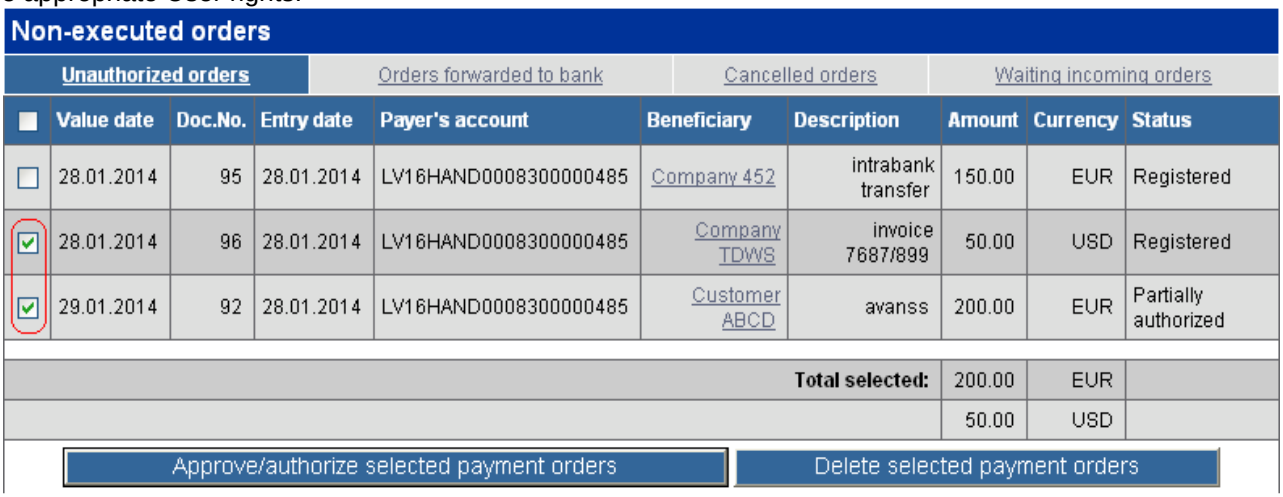


PAYMENT ORDER NO 95

Payer	
Current Account/ IBAN :	LV16HAND0008300000485
Name :	Company X 452
Payer's ID :	452
Beneficiary	
Current Account/IBAN :	LV31HAND0008300022719
Name :	Company 452
Beneficiary's residence country :	Latvia - LV
Details of payment	
Entry date :	28.01.2014
Value date :	28.01.2014
Amount :	150.00 EUR
Details :	intrabank transfer
Type of payment :	Standard
Registered by :	Person 106, 28.01.2014, 17:48:12
Status :	Registered

Back | Modify | Start new payment

You can send payments by selecting one by one or all payments at once and clicking „***Approve/authorize selected payment orders"*** button and process payment further depending in which status payment is and what are appropriate User rights:



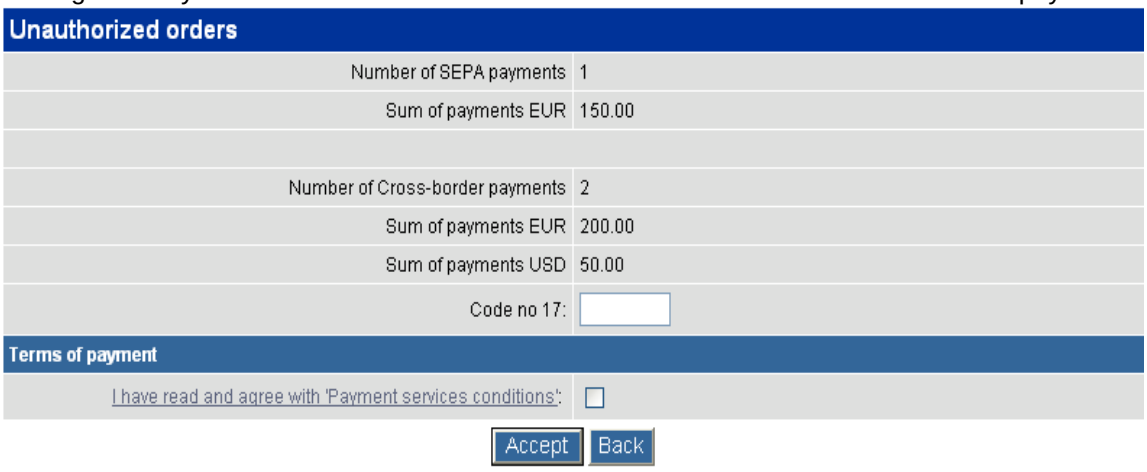
Non-executed orders

Unauthorized orders | Orders forwarded to bank | Cancelled orders | Waiting incoming orders

	Value date	Doc.No.	Entry date	Payer's account	Beneficiary	Description	Amount	Currency	Status
☐	28.01.2014	95	28.01.2014	LV16HAND0008300000485	Company 452	intrabank transfer	150.00	EUR	Registered
☑	28.01.2014	96	28.01.2014	LV16HAND0008300000485	Company TDWS	invoice 7687/899	50.00	USD	Registered
☑	29.01.2014	92	28.01.2014	LV16HAND0008300000485	Customer ABCD	avanss	200.00	EUR	Partially authorized
						Total selected:	200.00	EUR	
							50.00	USD	

Approve/authorize selected payment orders | Delete selected payment orders

On the following screen you will see total number and total amounts of SEPA and cross-border payments:



Unauthorized orders

Number of SEPA payments	1
Sum of payments EUR	150.00
Number of Cross-border payments	2
Sum of payments EUR	200.00
Sum of payments USD	50.00
Code no 17:	
Terms of payment	
I have read and agree with 'Payment services conditions':	☐

Accept | Back

Enter requested code from Code card, tick in field next to **I have read and agree with 'Payment services conditions'** and press „***Accept"*** button.

When you are sending payment to Bank, each payment is checked- senders User profile and Limit for payments. You receive answer, how many payments are approved, partly authorized etc.

In order to delete payments from Unauthorized orders list, choose order(s) and click „***Delete selected payment orders"*** button.
On the following screen you will see total number and total amounts of SEPA and cross-border payments. Confirm delete action by pressing ***„Delete selected payment orders***" button:

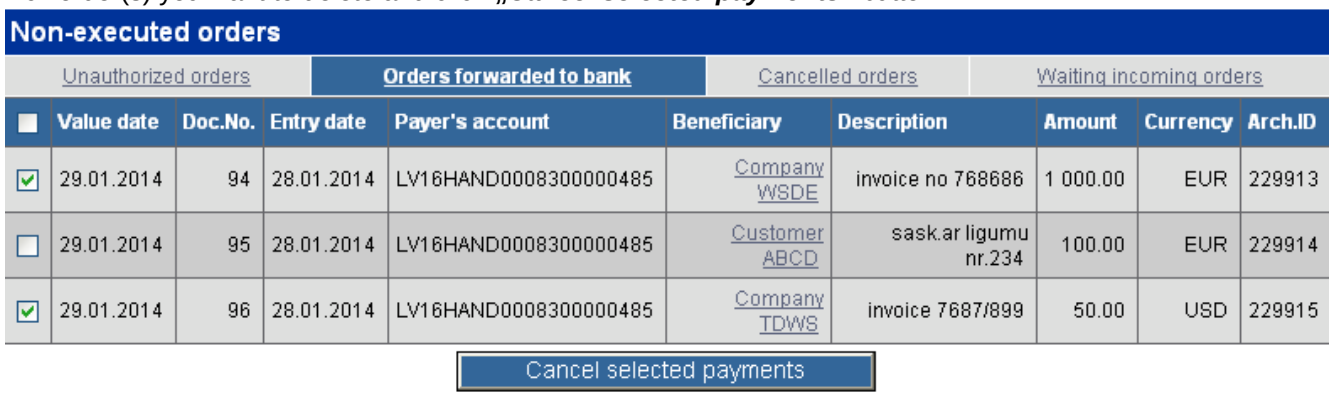
Delete selected payment(s) from list?
Unauthorized orders
Number of SEPA payments 1
Sum of payments EUR 150.00
Number of Cross-border payments 2
Sum of payments EUR 200.00
Sum of payments USD 50.00
Delete selected payment orders
Back

Orders forwarded to bank

This list involves authorized (signed) orders, which have been forwarded to the Bank and are waiting processing (**Waiting outgoing orders** or orders in status **Reserved**). Orders which execution date is the current banking day but still are waiting for processing, can be orders lacking sufficient funds on the account for execution. Orders with the future value date are also shown in this list. If needed, you can:

- open respective payment by clicking on link in column- **Beneficiary** from where is possible to ***„Modify", „Start new payment"*** or return to previous window by clicking ***„Back"***
- ***„Delete selected payment orders"***

Tick order(s) you want to delete and click ***„Cancel selected payments"*** button:



Confirm by clicking „***Cancel selected payments***" button:

Cancel selected payment(s)?
Orders forwarded to bank
Number of SEPA payments 1
Sum of payments EUR 1 000.00
Number of Cross-border payments 1
Sum of payments USD 50.00
Cancel selected payments
Back

Cancelled orders

In this list shows cancelled orders made during the last 30 calendar days:

Non-executed orders

Unauthorized orders | Orders forwarded to bank | **Cancelled orders** | Waiting incoming orders

Value date	Doc.No.	Entry date	Payer's account	Beneficiary	Description	Amount	Currency	Arch.ID	Comment
30.12.2013	2782	11.11.2013	LV83HAND0008300003644	Customer LV05HABA0551014658858	Payment details 222634	531.56	EUR	222634	Insufficient funds
28.01.2014	2896	28.01.2014	LV83HAND0008300003644	Company 1525	rēķins nr.67	15.00	EUR	229916	Cancelled on customer's request
29.01.2014	2898	28.01.2014	LV83HAND0008300003644	Customer LV19UNLA0050007278807	Payment details 228854	580.30	EUR	229918	Cancelled by customer

For each payment the reason of cancellation is provided:

- **Cancelled on customer's request**- the Bank has cancelled by customer's request;
- **Insufficient funds-** the Bank has rejected as there were insufficient funds on the day of execution;
- **Cancelled by customer**- User has cancelled by himself in Internetbank

All payments you see in this list will not be executed, no Transactions will appear on Account statement regarding those payments.

If you want to make new payment from cancelled order, click on relevant payments link in part **Beneficiary** and on the following screen you will see appropriate payment data. In order to make new payment click ***"Start new payment"*** button.

Waiting incoming orders

In this list incoming waiting orders are shown- future value date orders or current date waiting orders the Bank has not processed yet:

Non-executed orders

Unauthorized orders | Orders forwarded to bank | Cancelled orders | **Waiting incoming orders**

Value date	Payer's name	Payer's account	Description	Amount	Currency	Arch.ID
29.01.2014	Customer SE	SE4960000000000462643778	Payment details 228811	537 684.00	SEK	229919

You can open payment by clicking on relevant link in column **Payer's name**:

INCOMING PAYMENT

Beneficiary	
Current Account/IBAN :	LV48HAND0008300005244
Name :	Customer LV48HAND0008300005244
Payer	
Current Account/ IBAN :	SE4960000000000462643778
Name :	Customer SE
Payer's address :	Payer address 228811
Payer's residence country :	Sweden - SE
Payer Bank	
BIC/SWIFT code :	HANDSESS
Details of payment	
Value date :	29.01.2014
Amount :	537 684.00 SEK
Details :	Payment details 228811
Type of payment :	Standard
Charges :	SHA
Service charge :	0.00 EUR
Arch.ID :	229919
Status :	Waiting

Back

4.3.7. Import payments

Data exchange standard in Internetbank is based on ***Financial Data Exchange Unified Standard*** (FiDAVISta) created by Association of Latvian Commercial Banks which is compatible with majority of accounting systems used in Latvia. More information about this standard you can find in document *„Svenska Handelsbanken Internetbank data exchange standard (pdf)".*

Payment import functionality enables to import in Internetbank payment orders which are created in companies accounting system. Payment orders do not need to be created double- in accounting software programm and afterwards- in Internetbank.

Bank offers also to receive Payment status file.

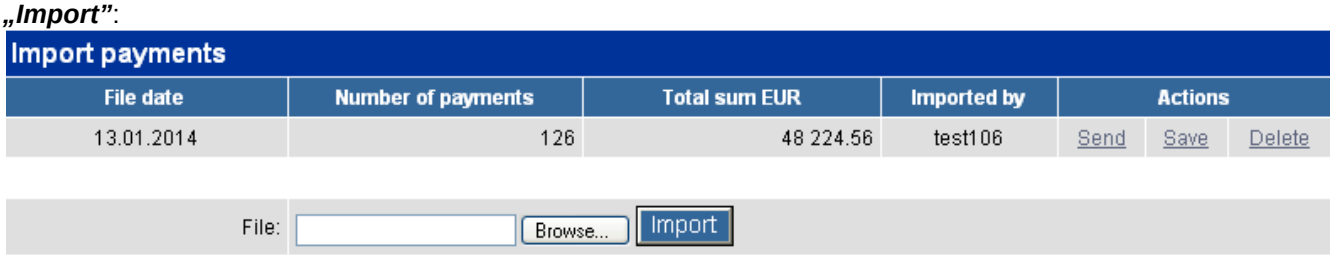
FiDAViSta standard enables account statement in XML file format, detailed description see in menu Account statement.

Import payments

For payment import in Internetbank are suitable SEPA and cross-border payment order formats.

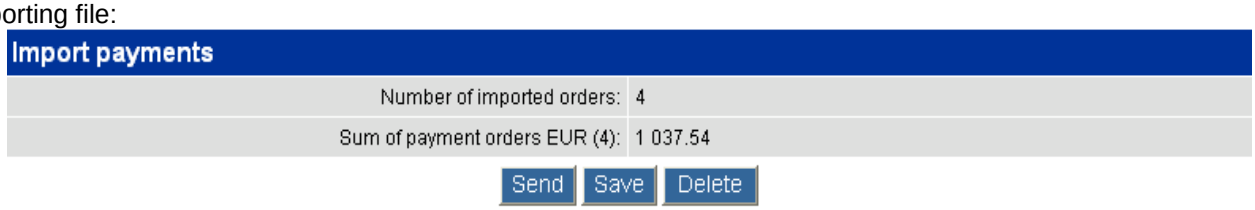
When you are performing payment file import, in Internetbank the checking will be performed if the User has rights to deal with account(s) which is/are stated in file. If User doesn't possess such rights, it will be not possible to import file/payments.

In order to make payment import, press button ***„Browse",*** find file you want to import and then press button ***„Import"***:



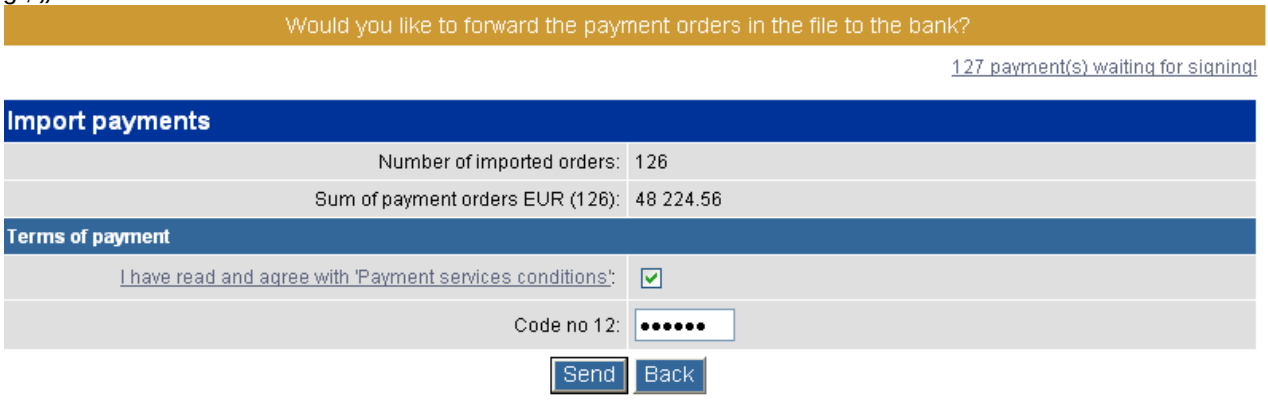
Payments not matching file requirements will not be imported. More about requirements you can find in document *„Svenska Handelsbanken Internetbank data exchange standard (pdf)".*

E.g. User who has rights to prepare payments by importing payment file and pressing button ***"Send"*** will be able to save file and afterwards save payments in list. However we suggest User press button "***Save"*** by importing file:



By file import 3 possible actions:
„Send"- payments will be sent for further processing or execution
„Save"-payments will be saved in menu **Non-executed orders/Unauthorised orders**
„Delete"- file import will be deleted (cancelled)

E.g., ***„Send":***


Would you like to forward the payment orders in the file to the bank?
127 payment(s) waiting for signing!
Import payments
Number of imported orders:
126
Sum of payment orders EUR (126):
48 224.56
Terms of payment
I have read and agree with 'Payment services conditions':
Code no 12:
Send
Back

Requirements for file sending in:

If any of requirements mentioned bellow is not fulfilled (in accordance with *„Svenska Handelsbanken Internetbank data exchange standard (pdf)"*) you wont be able to import file and you will receive error message and faulty payment order document number :

- If you are not authorised to use account:

No authorization for the account no «LV94HAND0008300006065» (Doc.No 112135)

- If requirements concerning Beneficiary's bank- BIC/SWIFT code, name and address are not fulfilled:

«BIC/SWIFT code» cannot be empty (Doc.No 5555)

Beneficiary's bank's BIC/SWIFT code or name and address must be filled in!

- In intrabank payment beneficiary's account number doesn't match to beneficiary's name registered into Bank's system:

The beneficiary's account number and name do not match : «Ben 2» (Doc.No 112239)

- If any of mandatory fields are not filled, e.g.:

«Currency» cannot be empty (Doc.No 112234)

When paying from resident to non-resident and vice versa and in amount exceeding 10000 EUR (equivalent in other currency) payment balance code is mandatory

- If file size exceeds 1000 payments or 500KB limit:

The file is too large and cannot be imported

- If file doesn't contains any single payment:

No or empty file imported

- If file doesn't corresponds to standard:

Unknown input file format

- If file (see column-**Preparing time**) is already imported:

Attention! You are about to import duplicate payment orders!

Requirements to import of payment:

If any of requirements mentioned bellow is not fulfilled (in accordance with *„Svenska Handelsbanken Internetbank data exchange standard (pdf)"*) you wont be able to import file and you will receive error message:

- If payment registration date in accounting system is later than 14 days in past and bigger than 30 days in future as current date, you will receive error message:

File contains payment orders, which date do not meet the requirements. (Doc.No 112234, 5555)

- If in file is stated that IBAN checking will be performed (<BenAccIbanFlg> Y), beneficiary's IBAN account and beneficiary's bank SWIFT/BIC code must be valid and refer to the same bank:

IBAN does not correspond to BIC code (Doc.No 112237, 112238)

- If IBAN or BIC/SWIFT are not correct, the error message will be showed:

«LV90TREL215010003010» does not meet the standard (Doc.No 112234)

«S.W.I.F.T. kods» neatbilst standartam (Dok.nr. 112237, 112238)

Requirements to payment execution:

Payment will be executed on stated date under condition that payment is authorized (signed) and on Account will be enough funds.

Payment execution date is defined when payment is sent to Bank for execution (signed) and in accordance with execution (cut-off) times stated in Bank's price-list:

- If payment with current date is sent to the Bank after cut-off time or on holidays, payment will be considered as submitted with next Business date;
- If payment date is up to 14 days in past then by payment import this date will be replaced with current date;
- If payment date is up to 30 days in future, then is checked if future date is Business date. If it's not then next Business date will be assigned.

Importing such payments, message will be showed:

The payment value date is changed.

- If on Account wont be enough funds in specific date, payment order will be cancelled. Cancelled payments orders you can see in menu **Non-executed orders/Cancelled orders**.

Other requirements:

- Payment order in file which is in any of member country's currency and executed in any EEA member country fee type will be set as *Payer (OUR)* and payment doesn't involve currency exchange, then by payment execution bank will change fee type to *Shared (SHA):*

Only SHA type of payment is allowed without currency conversion in European Economic Area.

Payment status file

You can receive in file format imported payments statuses. Payment status file can be used to mark executed and/or to identify erroneous payment in accounting programm. Payment status file is answer file to specific payment file.

In order to export Payment status file, choose specific payment file (see.column- **Preparing time**) and press link **Download:**

Payment status file

Time of import	Number of payments	Preparing time	Imported by	Actions	
09.01.2014 13:47:24	126	20140103111510014	test106	Download	Delete
09.01.2014 13:35:32	122	20140103111510012	test106	Download	Delete
09.01.2014 13:24:59	91	20140109132459301	test106	Download	Delete

Deleted Payment status file can not be restored.

At time of Payment status file downloading you will see the status of each payment. It's advisable to download status file when payments are signed and processed at Bank.

In accordance with FiDAViSta standard :

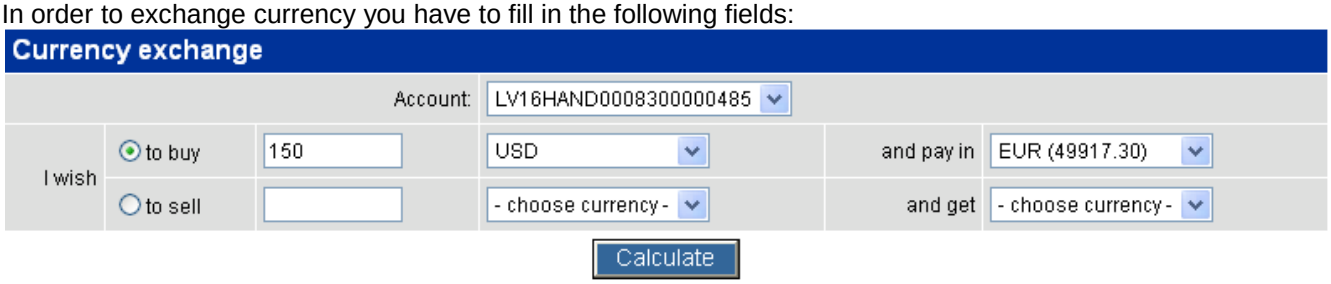
Status code	Status
P	Processed in Bank
E	Executed
R	Cancelled
O	Other status

More detailed description about status codes you can find in document *„Svenska Handelsbanken Internetbank data exchange standard (pdf)"*.

4.3.8. Currency exchange

Exchange of currency can be made only in multicurrency account.

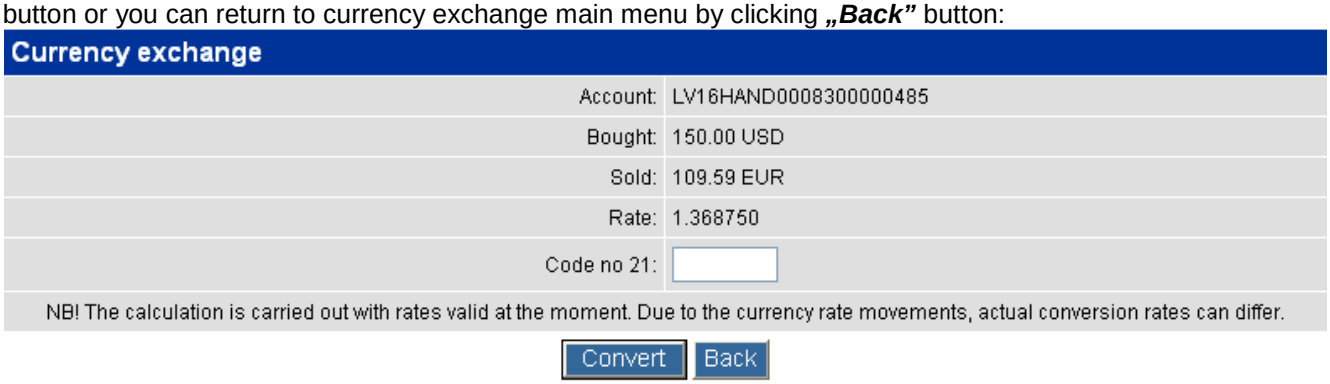
In order to exchange currency you have to fill in the following fields:



Account- select from the list the account from which currency conversation should be made
I wish to buy- enter the amount in numbers and choose currency you want to buy
and pay in- choose currency from which the money is converted
I wish to sell- enter the amount in numbers and choose currency you want to sell
and get- choose currency to which the money is converted

When all currency conversation data is entered you can preview currency conversation by clicking ***„Calculate"*** button.

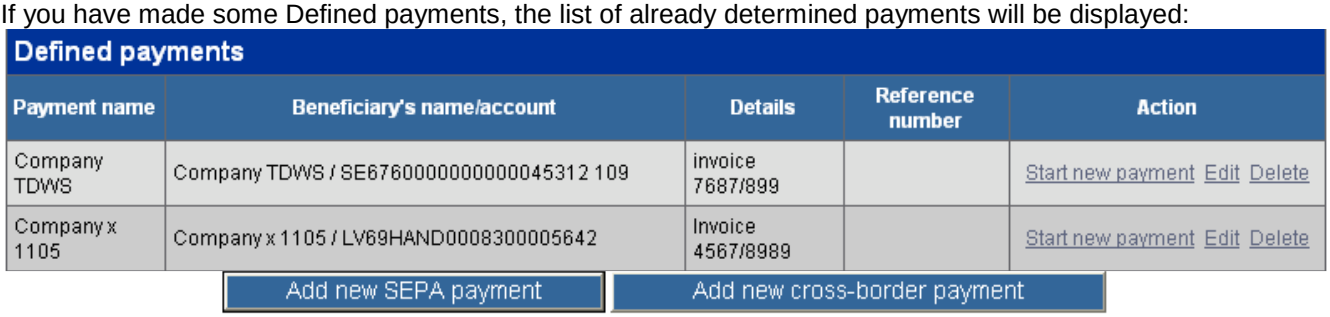
You can confirm currency conversation by entering requested code from Code card and clicking ***„Convert"*** button or you can return to currency exchange main menu by clicking ***„Back"*** button:



4.3.9. Defined payments

Defined payments enable you to make payments to earlier defined recurring recipients by inserting and saving the payment information in the database in advance. Defined payments are a convenient way to make periodic payments.

If you have made some Defined payments, the list of already determined payments will be displayed:



Payment name –payment name under this payment is stored in list of Defined payments

Start new payment

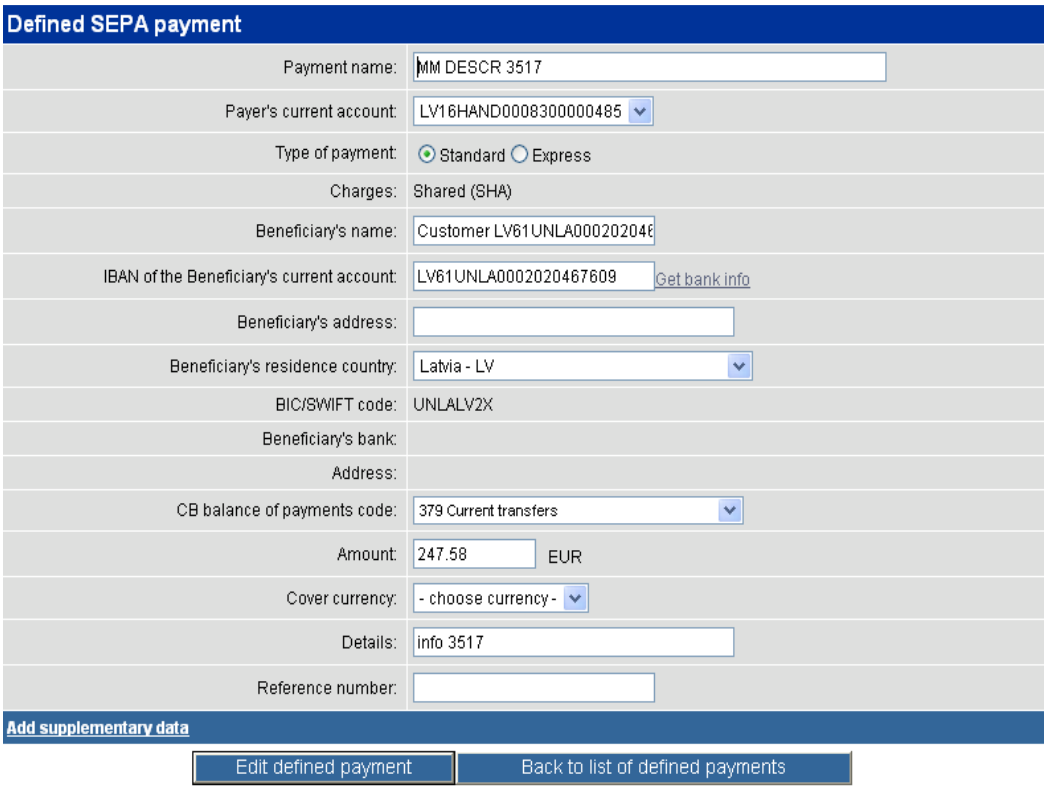
To make a payment click on the link **Start new payment** on needed Defined payment, on next window order will be displayed, you can change payment information and if you would like to save this payment with changed information then leave tick in field **Add this payment as defined payment or update it.**

In payment further processing based your User profile, Limit for payments and Signature rights you can:

- ***„Create"***- payment confirmation window will be displayed where you can check the payment data. Once you have checked the filled information, enter requested code from Code card and click ***„Accept"*** button- payment is sent for further approving/authorising or to Bank for processing. You can return and amendment payment data by pressing ***„Back"*** button.
- ***„Save in the list of Non-executed orders"***-payment is automatically saved in list of **Non-executed orders/ Unauthorised orders.** E.g. if you have *Payments preparation* or *Payments preparation and information* mode User profile this is the only option available. Detailed description see in part Non-executed orders.

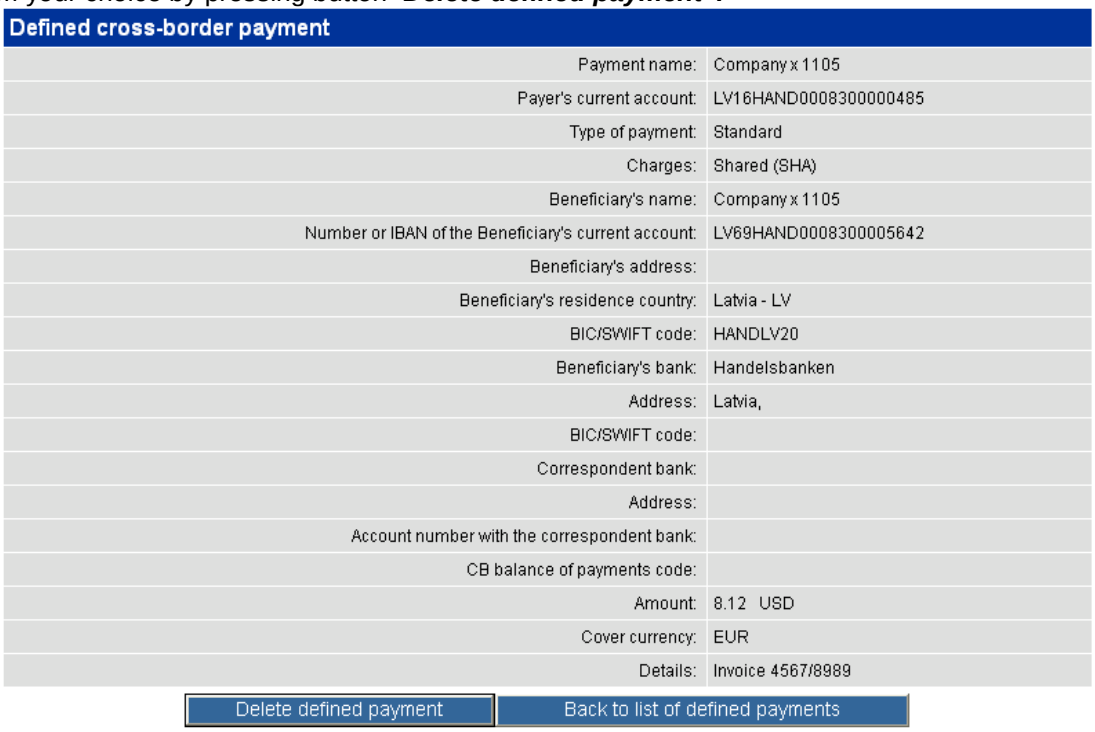
Edit

If you want to make chages click on the link **Edit** on needed Defined payment on following screen payment order will be opened where you can change information. In order to save changed information, click button "***Edit defined payment***". If you don't want to save changed information, click button "***Back to list of defined payments"***:


Defined SEPA payment
Payment name: MM DESCR 3517
Payer's current account: LV16HAND0008300000485
Type of payment: Standard Express
Charges: Shared (SHA)
Beneficiary's name: Customer LV61UNLA000202048
IBAN of the Beneficiary's current account: LV61UNLA0002020467609 Get bank info
Beneficiary's address:
Beneficiary's residence country: Latvia - LV
BIC/SWIFT code: UNLALV2X
Beneficiary's bank:
Address:
CB balance of payments code: 379 Current transfers
Amount: 247.58 EUR
Cover currency: - choose currency -
Details: info 3517
Reference number:
Add supplementary data
Edit defined payment
Back to list of defined payments

Delete

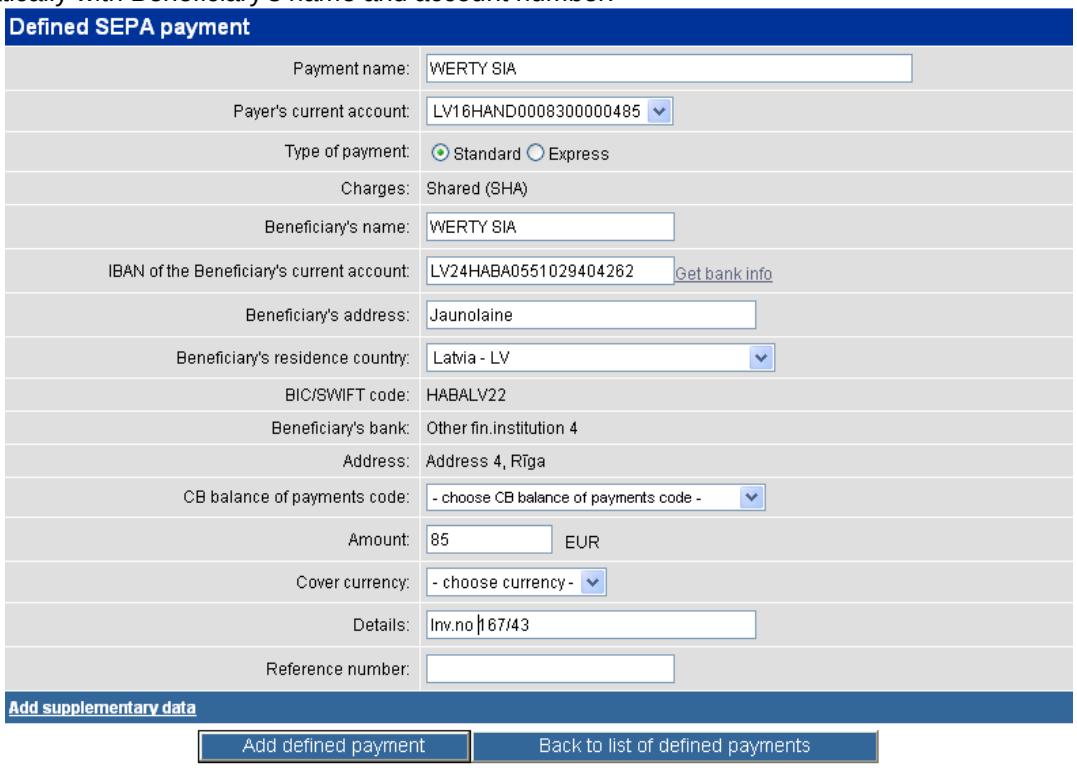
If you wish to delete Defined payment from the list click on the link **Delete** on needed Defined payment and confirm your choice by pressing button "***Delete defined payment":***



Add new defined payment

In order to add new Defined payment to list press relevant button:

On next screen relevant payment order form will be opened. You can enter your own **Payment name** you would like to store this payment in the list of Defined payments. If you leave this field empty, it will be filled in automatically with Beneficiary's name and account number.


Defined SEPA payment
Payment name: WERTY SIA
Payer's current account: LV16HAND0008300000485
Type of payment: Standard Express
Charges: Shared (SHA)
Beneficiary's name: WERTY SIA
IBAN of the Beneficiary's current account: LV24HABA0551029404262 Get bank info
Beneficiary's address: Jaunolaine
Beneficiary's residence country: Latvia - LV
BIC/SWIFT code: HABALV22
Beneficiary's bank: Other fin.institution 4
Address: Address 4, Rīga
CB balance of payments code: - choose CB balance of payments code -
Amount: 85 EUR
Cover currency: - choose currency -
Details: Inv.no 167/43
Reference number:
Add supplementary data
Add defined payment
Back to list of defined payments

Fill in the necessary fields and click the ***„Add defined payment"*** button.

4.4. Contracts

In this section you can see the agreements allowed to see in Internetbank.

4.4.1. Loans

In this section are displayed all active Loan and Overdraft agreements.

If you want to see more detailed information about the Loan, choose Loan and click on the link **View**:

Loan agreements

agreement number	Currency	Balance	Interest rate	Next repayment		Maturity date	Action
				Date	Amount		
CLT12-0001	SEK	2 282 448.52	5.405 %	02.07.2012	15 748.53	02.04.2015	View

Overdraft agreements

agreement number	Currency	Balance	Interest rate	Next repayment		Maturity date	Action
				Date	Amount		
COD12-0010	EUR	68 209.55	1.650 %	27.01.2014	-	27.06.2014	View

The following information of Loan is provided in the next window:

Loan agreement

Agreement number:	CLT12-0001
Maturity date:	02.04.2015
Loan amount:	2 300 000.00
Outstanding loan:	2 282 448.52
Loan currency:	SEK
Interest rate:	3.150 % + STIBOR 3M (2.255 %)
Current account:	LV15HAND0008300012240
Accumulated interest:	685.37
Accumulated commitment fee:	0.00
Debt (principal + interest + default interest):	0.00
Date of next repayment:	02.07.2012
Principal repayment:	6 153.37
Interest payment:	9 595.16

Return to list

Agreement number- number assigned by the Bank to each agreement
Maturity date- final date of Loan agreement
Loan amount- total Loan amount
Outstanding loan –remaining Loan amount
Loan currency- currency in which loan is allocated
Interest rate- annual interest rate of the loan
Current account- current Account to which Loan is related
Accumulated interest- interest accumulated by today
Accumulated commitment fee- accumulated commitment fee as per agreement
Debt (principal + interest + default interest)- all debt of Loan
Date of next repayment- next repayment date according to payment schedule
Principal repayment- loan principal repayment amount according to payment schedule
Interest payment- loan interest payment according to payment schedule

The following information is provided of Overdraft:

Overdraft	
Agreement number:	COD12-0010
Maturity date:	27.06.2014
Overdraft limit:	85 372.31
Used overdraft amount:	68 209.55
Overdraft currency:	EUR
Interest rate:	1.400 % + RIGIBOR 3M (0.250 %)
Interest rate for unused limit:	0.150 %
Current account:	LV27HAND0008300008241
Accumulated interest:	43.77
Accumulated commitment fee:	1.79
Debt (principal + interest + default interest):	0.00
Date of next payment:	27.01.2014

Agreement number- number assigned by the Bank to each agreement
Maturity date- final date of Overdraft agreement
Overdraft limit- total Overdraft limit
Used overdraft amount-already used Overdraft amount
Overdraft currency- currency in which Overdraft is allocated
Interest rate- annual interest rate of the Overdraft
Interest rate for unused limit- annual interest rate for unused limit
Current account- current Account to which Overdraft is allocated
Accumulated interest - interest accumulated by today
Accumulated commitment fee - accumulated commitment fee as per agreement
Debt (principal + interest + default interest) -all debt of Overdraft
Date of next payment - next payment date as per agreement

4.4.2. Deposits

In this section are displayed all active Deposit agreements.

If you want to see more detailed information click on the link **View/Change** by certain Deposit:

Deposits

Account number: LV69HAND0008300005642

Deposit type	Currency	Balance	Interest rate	End date	Action
Term deposit	EUR	10 000.00	0.05 %	18.03.2014	View/Change

The following information is provided of Deposit:

Deposit

Deposit type:	Term deposit
At the maturity roll over to the next period:	do not prolong
Start date:	18.12.2013
Selected period:	3 months
End date:	18.03.2014
Interest transfer period:	at the end of deposit period
Primary interest payment date:	18.03.2014
Current balance:	10 000.00 EUR
Yearly interest rate:	0.05%
Calculated interest:	1.25 EUR
Agreement Current Account:	LV69HAND0008300005642

Return to list

Deposit type – e.g.Term deposit
At the maturity roll over to the next period- conditions for automatical renew of agreement
Start date – start date of Deposit
Selected period – period of Deposit
End date –end date of Deposit
Interest transfer period – receive of interest (monthly, at the end of term)
Primary interest payment date – date when Deposit interest will be paid
Current balance- Deposit amount
Yearly interest rate – Deposit yearly interest rate
Calculated interest – total amount of interest you will receive during Deposit period
Agreement Current Account- Account, where at the end of Deposit term Deposit amount and interest will be transferred. If you have chosen receiving of interest monthly, then interest will be transferred to this Account.

4.4.3. Standing orders

In this section you can see active Standing orders.

Standing payment order enables you to transfer periodically certain amount to certain beneficiary.

If you have registered Standing order, the list will be displayed:

Standing orders

Beneficiary's name / account	Details / Reference number	Amount	Frequency	Last executed	Start date	Next payment	End date	Action	
Valsts Kase - LV37TREL1060000220000	Invoice 123/56 by Agreement 9787 dd 01.01. 2014	123.33	Weekly	21.01.2014 – OK	21.01.2014	28.01.2014		View / Edit	Delete

New SEPA standing order | New cross-border standing order

It is possible to **View/Edit** or **Delete** a Standing order agreement. If you edit data in existing Standing order, then **Start date** must be current date or date in future.

In order to add a new Standing payment order agreement, click the button "***New SEPA standing order***" or "***New cross-border standing order***". Detailed description payment fields see in menu–SEPA payment or Cross-border payment.

Section **Contract details**

Contract details

Start date:	(dd.mm.yyyy)
Frequency:	Weekly
End date:	(dd.mm.yyyy)

Continue | Back to list of standing orders

Start date- enter current date or date in future when Standing order agreement must enter into force
Frequency- choose frequency from drop-down list
End date- if needed set date until which standing order is in force. If Standing order agreement is undetermined leave this field empty.

Fill in appropriate fields and press button ***"Continue".***

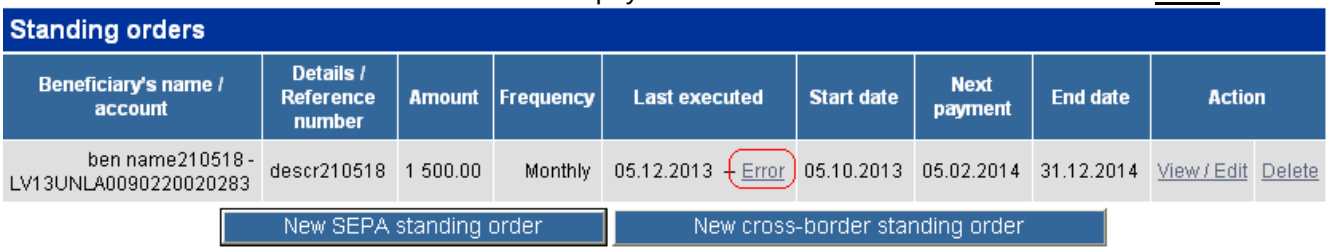
SEPA standing order

Contract no:	210994
Payer's current account:	LV69HAND0008300005642
Payer's name:	Company X 1105
Type of payment:	Standard
Charges:	Shared (SHA)
Beneficiary	
Beneficiary's name:	Valsts Kase
Number or IBAN of the Beneficiary's current account:	LV37TREL1060000220000
Beneficiary's address:	Smilšu ielā 7,Rīga
Beneficiary's residence country:	Latvia - LV
Beneficiary's bank	
BIC/SWIFT code:	TRELLV20
Beneficiary's bank:	Valsts Kase
Address:	Smilšu ielā 7,Rīga,

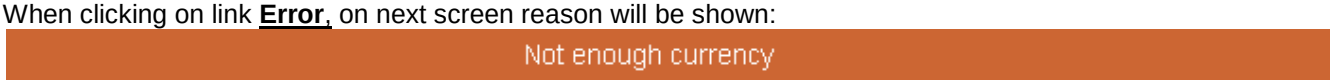
I have read and ccept the Terms of Standing Payment orders- tick in field next to it. If you want to open conditions click on link.
Enter requested code from Code card and press „***Confirm"*** button.

For the fulfilment of the order - sufficient funds need to be on the Account on the agreed date. If payment date is Bank holiday payment will be executed on Bank's next working day. Intrabank Standing orders will be made also during the holidays and weekends.

If the funds are insufficient on execution date then payment order will not be executed and shown-**Error**:



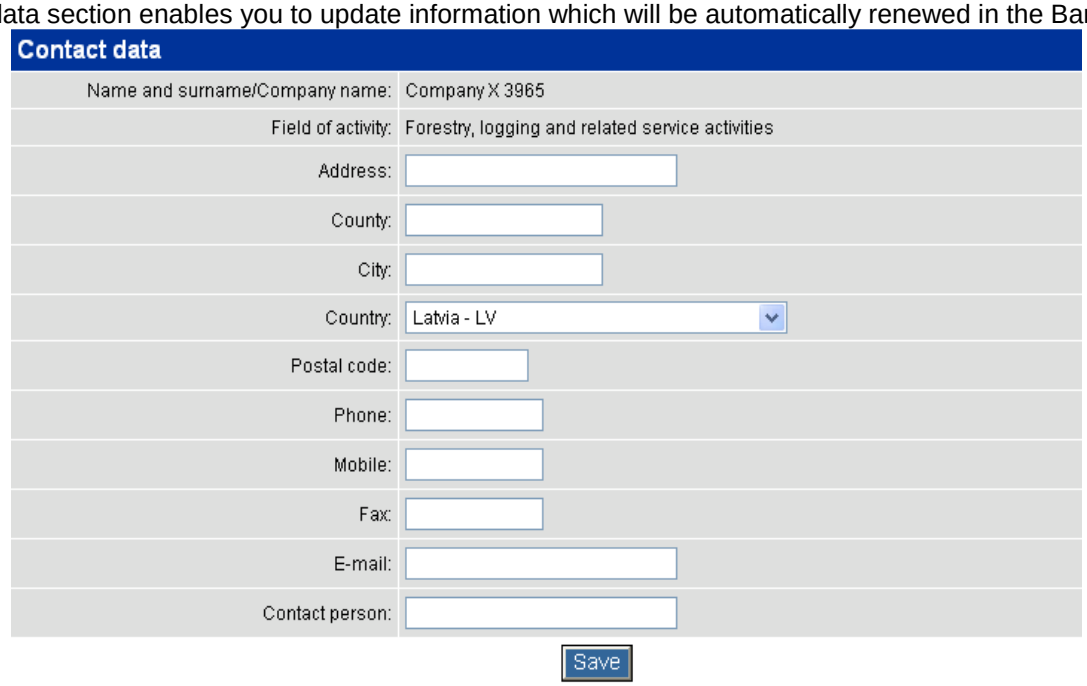
When clicking on link **Error**, on next screen reason will be shown:



4.5. Settings

4.5.1. Contact data

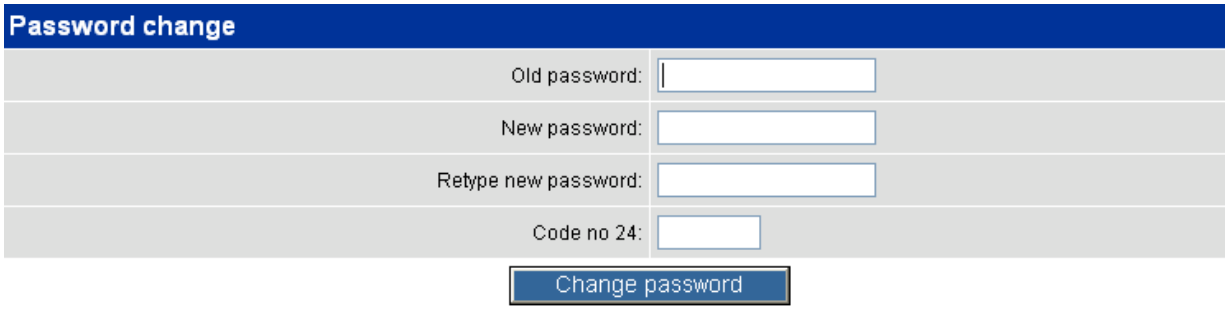
Contact data section enables you to update information which will be automatically renewed in the Bank:



Fill in/change existing data in respective field(-s) and click ***„Save"*** button.

4.5.2. Password change

In order to change the password enter the current password in the **Old password** field, and a new password in the **New password** and **Retype new password** fields, enter requested code from Code card and click ***„Change password"*** button:



Security requirements for password:

- New password is not identical to the previous one;
- Password length is from 8 to 30 characters;
- Password contains at least one number, lower case and upper case letter;
- Password does not include user name, user's surname or given name, neither the name of the company whose Accounts the User is authorized to use.

4.6. Administrator

User who has Administrator profile has right to administer other User's rights and limits (within own limits). For administering own User rights User must contact the Bank.

E-Users

User ID	Name	ID code / Date of birth			
test106	Person 106	106	View	Edit	Delete
test1745	Person 1745	1745	View	Edit	Delete
test1765	Person 1765	1765	View	Edit	Delete

Add a new user

Its possible to **View, Edit** and **Delete** existing User by clicking link on appropriate User.
If you want to see what rights User has, click link **View** on appropriate User.In order to return back to list of all Users click button "***Back":***

Rights

User ID	Name	ID code/Date of birth
test1745	Person 1745	1745

Active	Current Account	Profile	Validity term		Limits (EUR)			Signature right	
			Start	Expiry	Daily	Monthly	Signing	Type	Mandatory
☑	LV69HAND0008300005642	Info and payments	17.06.2012		10 000.00	10 000.00	1 000.00	A2	☐

Back

If you want to make changes click on link **Edit** on appropriate User, in next window you will be able to change information. In order to save data, enter requested code from Code card and press „***Confirm changes***" button.
If you don't want to save information, press button "***Back":***

Rights

User ID	Name	ID code/Date of birth
test1745	Person 1745	1745

Active	Current Account	Profile	Validity term		Limits (EUR)			Signature right	
			Start	Expiry	Daily	Monthly	Signing	Type	Mandatory
☑	LV69HAND0008300005642	Info and payments	17.06.2012		0.0	0.0	0.0	A	☐

Code no 30:

Confirm changes Back

In order to delete User, click on link **Delete** on appropriate User, enter requested code from Code card and press **„*Confirm delete user*"** button:

Rights

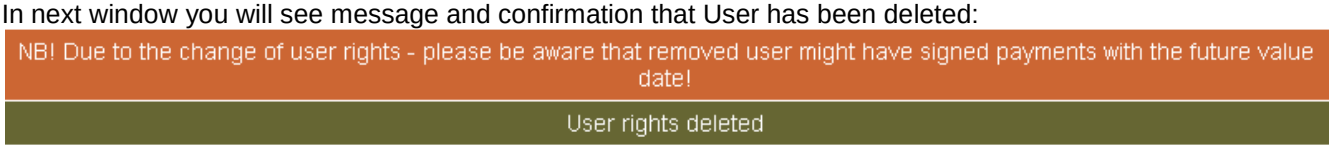
User ID	Name	ID code/Date of birth
test1745	Person 1745	1745

Active	Current Account	Profile	Validity term		Limits (EUR)			Signature right	
			Start	Expiry	Daily	Monthly	Signing	Type	Mandatory
☑	LV69HAND0008300005642	Info and payments	17.06.2012		0.00	0.00	0.00	A	☐

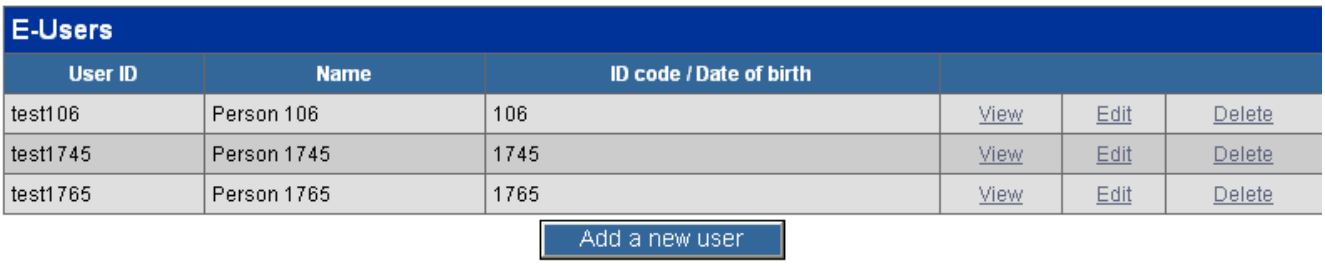
Code no 30: ••••••

Confirm delete user Cancel and go back to the user list

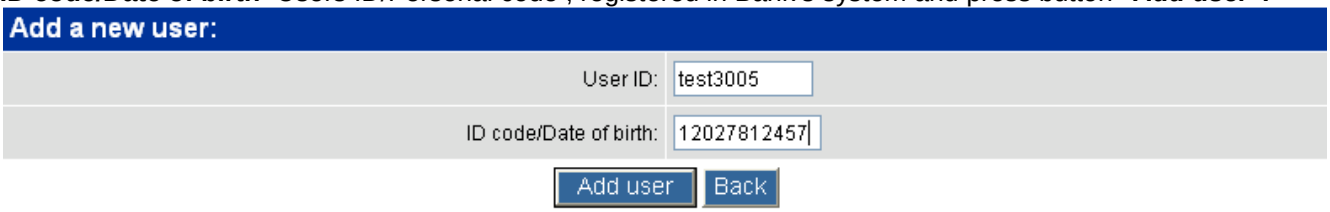
In next window you will see message and confirmation that User has been deleted:


NB! Due to the change of user rights - please be aware that removed user might have signed payments with the future value date!
User rights deleted

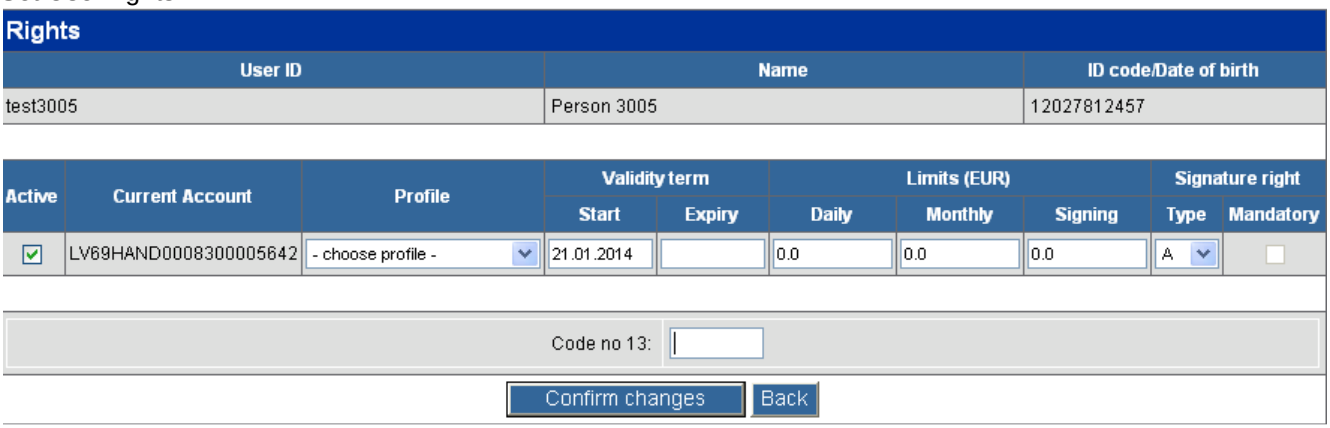
In order to add new User (before this new User must be registered in Bank) click ***"Add new user"*** button:



Fill in fields:
User ID (User name)- combination of symbols assigned by the Bank to the User to get access to the Internetbank.
ID code/Date of birth- Users ID/Personal code , registered in Bank's system and press button ***"Add user":***



Set User rights:



Active- with tick mark accounts to which access is given
Current Account- account to which User rights apply
Profile- choose User profile
Validity term
Start- enter starting date when User rights come into force. By default- current day. .
Expiry-if needed provide User rights expiry date. If it unlimited- leave this field empty.
Limits (EUR)- provide Limits for payments User can make payments within.

All limits are set in EUR. For Accounts in other currencies limits shall be calculated in EUR.

For multicurrency Account limits are set in EUR. When payment is made in SEK, automatically in Bank's system limit equivalent in EUR will be calculated/checked.
For single currency Account which is not EUR corresponding amount in EUR must be calculated. For example, chosen account is SEK and you want to define 15 000.00 SEK Daily limit. You have to calculate SEK/EUR and enter (preferably rounded) corresponding limit in EUR- e.g. 1700 EUR.

Daily limit -determines the amount up to which the User can make payments in one day. Daily limit is renewed at the beginning of every day.

Monthly limit- determines the amount up to which the User can make payments in one month. Monthly limit is renewed at the beginning of each calendar month.

Single payment limit (Signing)- determines up to which amount User can sign and send the payments to the Bank for execution. Payment amount must be less or equal to the Daily limit

Signature right

Type- set needed signature rights by choosing appropriate letter

Mandatory- set if signature is mandatory (marked R* or B*)

E.g. there are R* and B(n)*, then authorizer A(n) cant register payments only R* or B(n)*.
If Account has Users, who are R* and B(n)*, then only R* can register payment and B(n)* should always approve payments before authorizer A(n).

If Account has already one User with R signature rights and you add new User to whom assign mandatory (R*) then all existing R will be changed to R* (mandatory). If you will take out marking- mandatory to any of R*, then also to all others itl will be changed to R.

Within the account all (R/R* and B/B*) users should have the same type of signature right, therefore respective change was saved for all users with the same type of signature rights!

Allowed Signature rights for Profiles:

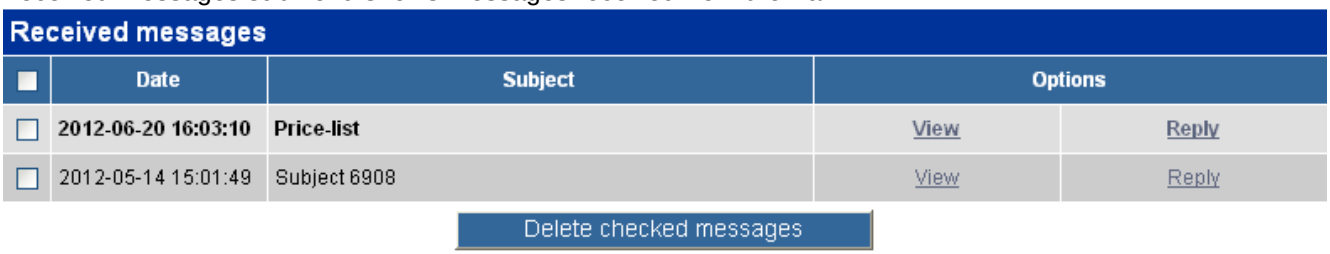
Profile/signature rights	R	B	B2	B3	A	A1	A2	A3
Payments handler	X	X	X	X	-	-	-	-
Info and payments handler	X	X	X	X	-	-	-	-
Info and payments	-	X	X	X	X	X	X	X
Agreements	-	-	-	-	X	X	-	-
Administrator	-	-	-	-	X	X	-	-

4.7. Bank messages

In this section User can see received messages from Bank, as well as send message to Bank.

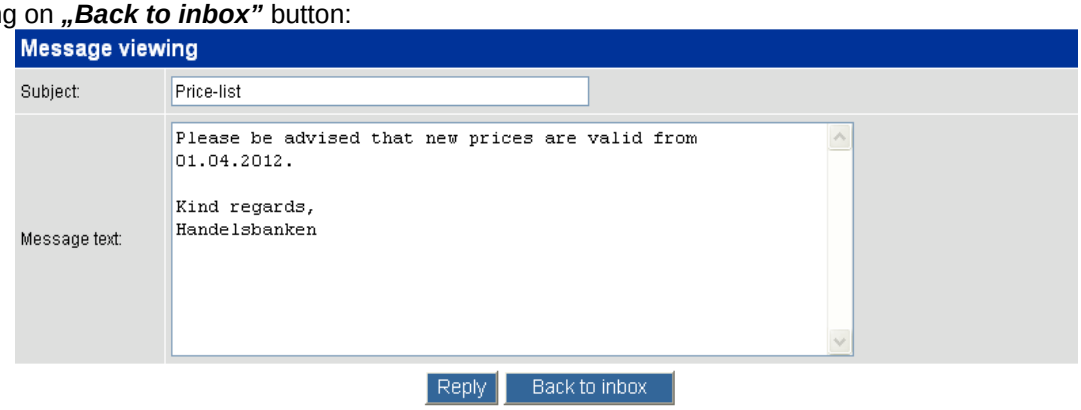
4.7.1. Received messages

Received messages submenu shows messages received from the Bank:

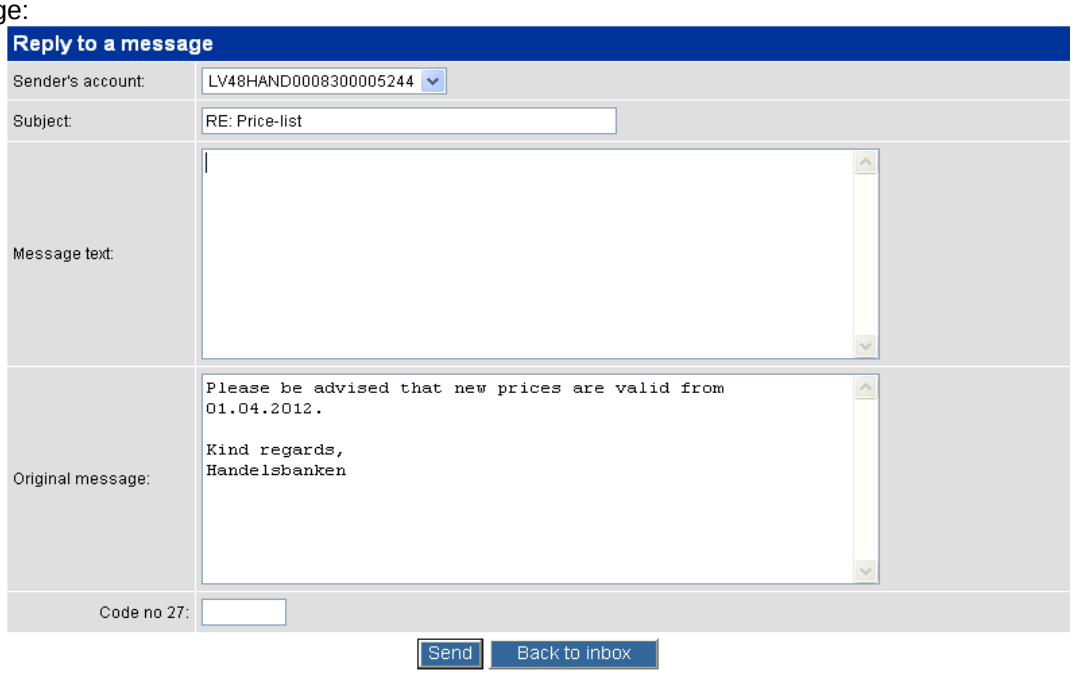


Displayed are 100 messages per one User, old messages are automatically deleted. Unopened messages are displayed in bold.

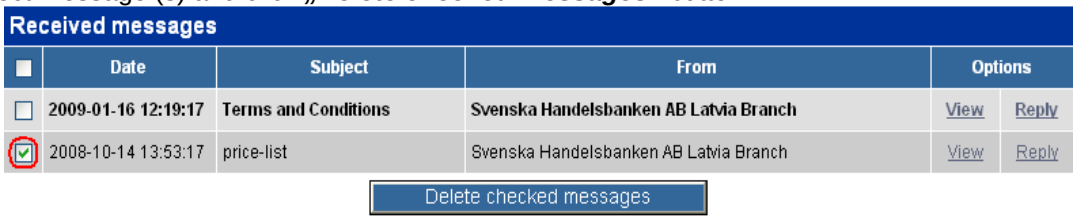
In order to open message click on the link **View**, where you can ***„Reply"*** to message or return to submenu by clicking on ***„Back to inbox"*** button:



If you click on the button **"*Reply*"**, you will have empty field to enter your message and also attached received message:

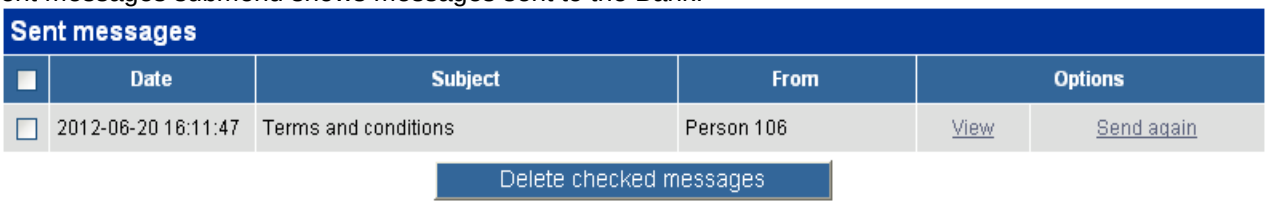


You should also define **Sender's account** from dropdown menu.You can ***„Send"*** message by entering requested code from Code card or return to submenu by clicking on ***„Back to inbox"*** button.If you want to delete, select message (s) and click ***„Delete checked messages"*** button:



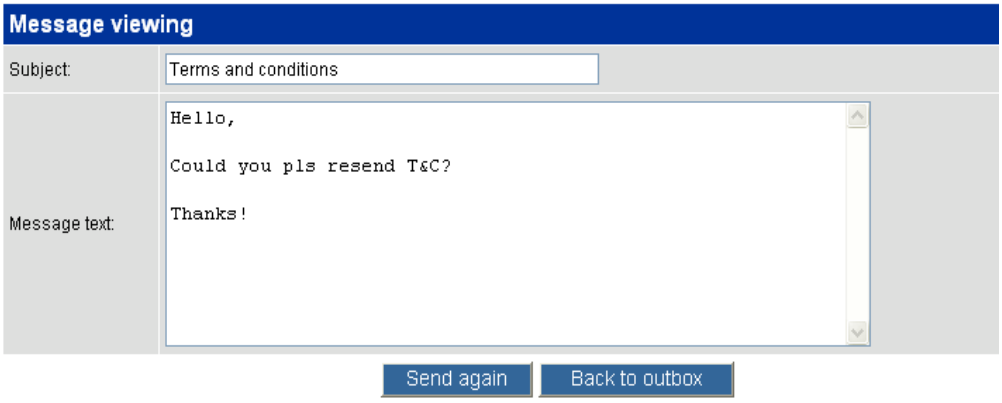
4.7.2. Sent messages

Sent messages submenu shows messages sent to the Bank:

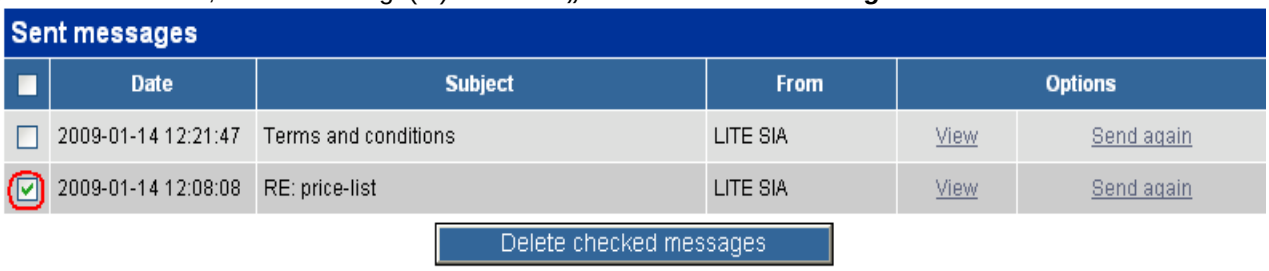


If you want to view or resend message, choose relevant message and click on any actions- **View** or **Send again.**

When message is open you can ***„Send again"*** message or return to submenu by clicking on ***„Back to outbox"*** button:

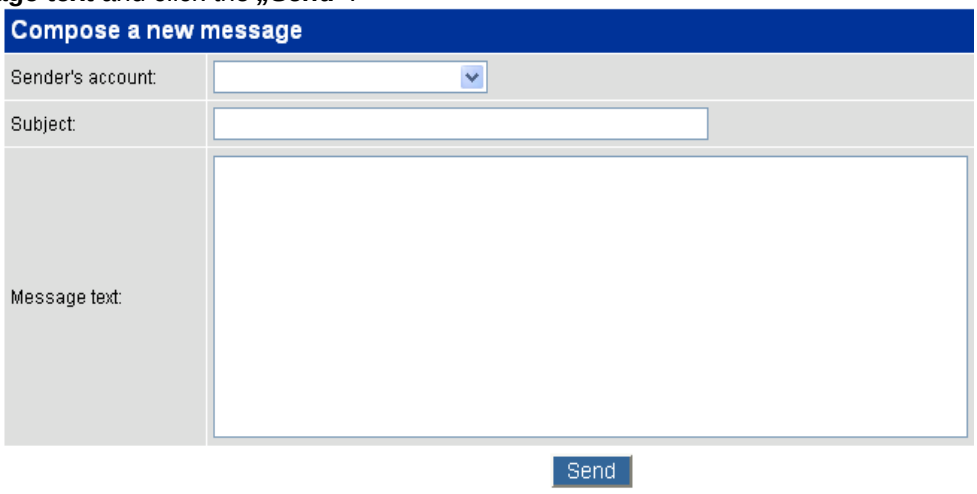


If you want to delete, select message(-s) and click ***„Delete checked messages"*** button:



4.7.3. Send a message

In order to create a new message and send to the Bank you have to fill in the fields **Sender's account**, **Subject** and **Message text** and click the ***„Send"***:



When message is sent, you can find this message in submenu Sent messages